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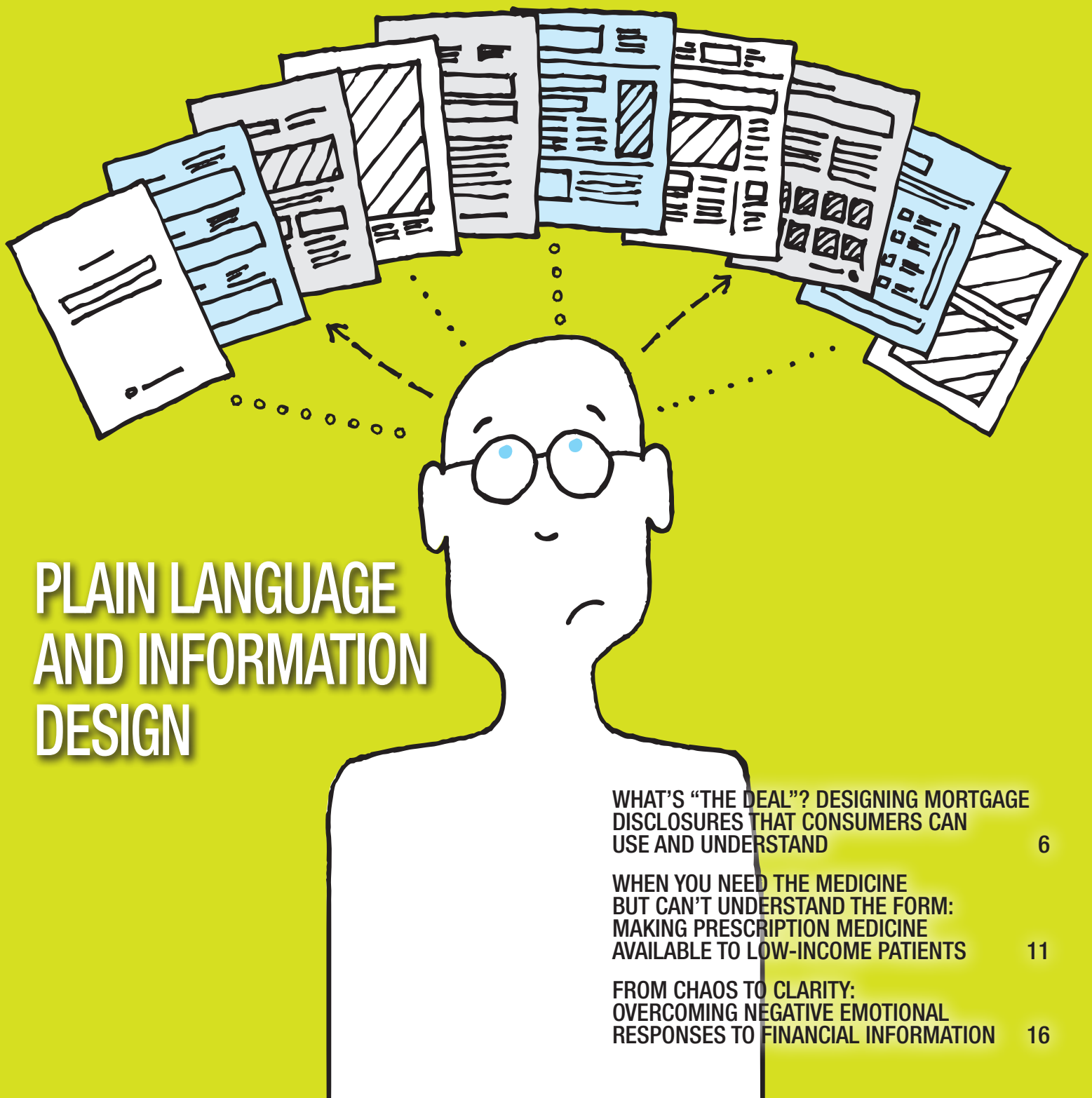

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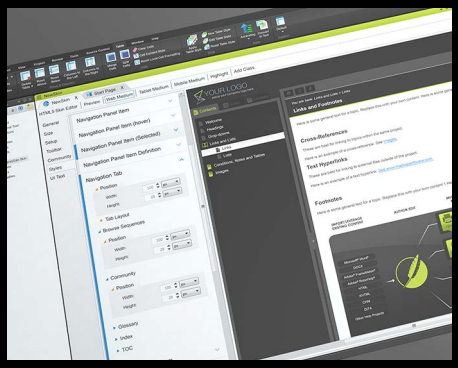

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4 **From the Guest Editor**
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6 **What's "The Deal"? Designing Mortgage Disclosures that Consumers Can Use and Understand**
BY SUSAN KLEIMANN, BARBRA KINGSLEY, AND KRISTIN KLEIMANN
Among the lessons of the financial crisis were that many purchasers did not understand the terms of their loans or the costs of owning a home. The authors discuss a project to redesign mortgage disclosures. After rigorous usability testing, they used information design and plain language principles to create a new disclosure that offers a loan summary, providing loan terms and how they can change.

11 **When You Need the Medicine But Can't Understand the Form: Making Prescription Medicine Available to Low-Income Patients**
BY KATHRYN SUMMERS, MICHAEL SUMMERS, AND AMY POINTER
Like many pharmaceutical companies, AstraZeneca has a patient assistance program to make medicines available for free to low-income patients. But a complicated form made the costs of administering the program high, while applicants who were English language learners, senior citizens, or who had low literacy skills struggled to apply for the program successfully. Revising the form for plain language, clear visual hierarchy, and plain interaction increased success rates and reduced processing costs.

16 **From Chaos to Clarity: Overcoming Negative Emotional Responses to Financial Information**
BY DEBORAH S. BOSLEY
This article focuses on how emotions play an enormous part in a reader's ability to understand and act on financial information. This conclusion was drawn from a case study in which the author conducted 13 one-on-one interviews with university faculty who were reacting to a letter about their financial investments from TIAA-CREF. The subsequent revision of the original letter resulted in a much more emotionally positive response to the information.

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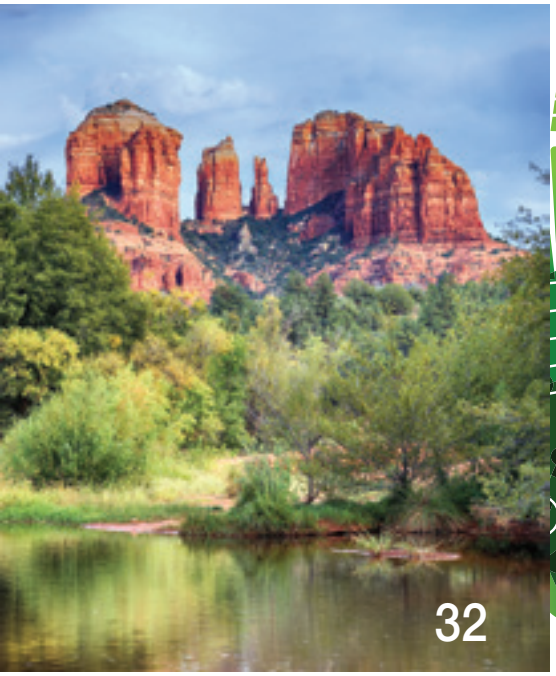

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26 Putting Language Last: Using Structure, Visual Cues, and Marketing-Style Analysis as the Primary Tools of Simplification
By Josiah Fisk
By fully integrating the writing and design and by adapting marketing analyses to functional communications, it's possible to re-engineer many types of documents, even those burdened with difficult content. Through a close look at one example, this article demonstrates how emphasizing structure, visual cues, and a marketing-style analysis combined with an interdisciplinary approach can achieve a simplification that not only works for readers but satisfies the legal team.

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A Note from the Editor

IT IS AN absolute honor to have Karen Schriver guest edit this special issue of *Intercom* on plain language and information design. Karen helps organizations around the globe realize the social and economic benefits of excellence in information design. As president of KSA Communication Design & Research, she advocates for evidence-based decision-making—challenging organizations to reimagine their writing and design strategies on the basis of empirical research. Since her early work as a professor of rhetoric and document design at Carnegie Mellon University, Karen has had been an advocate for excellence in writing and design. Her book *Dynamics in Document Design: Creating Texts for Readers*—in its 9th printing—was one of the first portraits of document design and plain language.

Recognized internationally as an expert in information design, Karen has been a guest speaker in Japan, South Africa, Brazil, France, Netherlands, UK, Canada, Spain, Portugal, and Slovenia. She is a proud member of the STC Pittsburgh Chapter, an STC Fellow, and one of the first winners of the Ken Rainey Award for excellence in research. Karen also works with the board of directors for the Center for Plain Language (Washington, DC), the Information Design Journal (Vienna, Austria), the Communication Research Institute (Melbourne, Australia), and the International Consortium for Clear Communication: IC Clear (Brussels, Belgium).

Karen has won 10 national awards for her research and is known for designing clear, usable, and memorable content for expert or lay audiences.

I hope you enjoy this special issue and the case studies presented here. Let me know at *liz.pohland@stc.org*.

—Liz Pohland
liz.pohland@stc.org

A Note from the Guest Editor

ALTHOUGH TECHNICAL COMMUNICATORS recognize the importance of plain language and information design, they may have a hard time finding good examples that show how these fields can work together. This special issue presents five case studies that demonstrate how good writing combined with good visual design can improve the quality of the communications people experience. These cases tackle some difficult issues:

- Helping home mortgage loan applicants understand the "terms of agreement" before they sign on the dotted line.
- Making it easy for low-literacy learners to sign up for free medicine without the need to be an expert in following instructions and filling in forms.
- Devising ways to help schoolteachers and college professors comply with IRS regulations about their retirement income without making them feel anxious.
- Giving families who inherit money clear information about their options for investment without overwhelming them.
- Making it simple for employees to understand company rules and policies without the assistance of a lawyer.

Quite by accident, these case studies turned out to be redesigns of paper documents (yes, paper does still exist). With their interesting insights about the cognitive and emotional sides of peoples' experiences with wretched communications, these case studies are applicable whether one is designing for print or electronic delivery.

This is an interesting time for STC to bring plain language and information design to our attention. The fields are burgeoning around the world—with governments and organizations beginning to take writing and design seriously. Even the U.S. government is starting to get it. In October 2010, President Barack Obama signed the Plain Writing Act of 2010. Although it has taken a long time, government and business have been increasingly more willing to launch redesign efforts by communicators who specialize in plain language and information design.

Plain language and information design have interesting stories to tell and an intertwined history. Indeed, a lot has changed since I first wrote about their relations in 1991 and 1997. For some perspective on recent trends in plain language, check out my upcoming report on the history of the field at *http://centerforplainlanguage.org/*. For ideas about how you can use information design as a technical communicator, see my recent book chapter (2013). It is a pleasure to introduce the case studies in this special issue:

CASE 1: In "What's 'The Deal'?: Designing Mortgage Disclosures that Consumers Can Use and Understand," Susan Kleimann, Barbra Kingsley, and Kristin Kleimann iteratively design and test mortgage disclosures that integrate content from legacy documents. Their goal? To make sure potential homeowners would actually know "what the deal is" before they sign on the dotted line. Prompted by the financial crisis, the new disclosure was created in conjunction with experts from the Consumer Finance and Protection Bureau. The "remodeled" disclosure allows consumers not only to understand what they are signing—supporting comprehension and decision making—but also improves their ability to choose among competing financial products and make sense of the risks involved. The new design is an exemplar of plain language and information design.

CASE 2: In "When You Need the Medicine But Can't Understand the Form: Making Prescription Medicine Available to Low-Income Patients," Kathryn Summers, Michael Summers, and Amy Pointer redesign a set of documents

from a pharmaceutical company, which were aimed at making medicines available free to low-income patients. The problem? Patient information and forms that were too hard for the very audience the client was trying to reach. The authors evaluated the writing and design of the documents with usability testing and found that participants with low literacy skills, who were immigrants and new to English, or who were seniors had genuine problems with the complexity of the material. Their revised forms and instructions integrate principles of plain language and information design—demonstrating that excellence in writing and design was good not only for patients, but also for the company by significantly reducing the need to reprocess forms that were completed incorrectly.

CASE 3: In "From Chaos to Clarity: Overcoming Negative Emotional Responses to Financial Information," Deborah Bosley presents a fascinating case study that shows how people respond emotionally to confusing content. Her case explores the usability testing and redesign of a letter about critical financial information that went out to retired schoolteachers and college professors. She shows how even PhD's can be mystified by poor writing and information design. Her study emphasizes that organizations need to take seriously the importance of building trust, honesty, and empathy through good writing and design.

Editor's note: CASE 4 has been removed due to alleged infringement of intellectual property rights.

CASE 5: In "Putting Language Last: Using Structure, Visual Cues, and Marketing-Style Analysis as the Primary Tools of Simplification," Josiah Fisk emphasizes how clear communication depends on the power of structure and visual cues. His case study on the redesign of workplace policies and procedures shows how a marketing-style analysis can inform an understanding of what audiences need. His impressive redesign cut a complex document by more than half while also improving its readability, and while still providing everything the audience (and the attorneys!) needed.

Across the set, the authors stress the importance of plain writing and clear visual structure, showing that plain language and information design is not only valuable for people who deal with these everyday documents, it's also good business—saving organizations time and money—while potentially promoting goodwill and trust.

—Karen Schriver
kschriver@earthlink.net

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What's "The Deal"?:

Designing Mortgage Disclosures that Consumers Can Use and Understand

By SUSAN KLEIMANN, BARBRA KINGSLEY, and KRISTIN KLEIMANN

ELIZABETH WARREN, special advisor to President Barack Obama, outlined her goal for the Consumer Financial Protection Bureau (CFPB): "The new consumer bureau is based on a pretty simple idea: People ought to be able to read their credit card and mortgage contracts and know the deal."

In a 2009 Consumer Financial Literacy Survey, 42% of adults in the United States, or more than 94 million people, reported having a home mortgage and, of those, 28% said that the terms of their mortgage turned out to be different than they expected. Homeowners reported that either the payment or the terms of the loan were different than expected, the interest rate or its duration were different, or they had no knowledge of private mortgage insurance (PMI). In short, many of these 94 million people didn't know the deal they had agreed to. By August 2008, 9.2% of all U.S. mortgages outstanding were either delinquent or in foreclosure, and by September 2009, this number had risen to 14.4% (Mortgage Bankers Association). At least some of these foreclosures were the result of consumers finding themselves in the midst of bad deals, deals they didn't understand—even if they tried—and mortgages that they could no longer pay.

The CFPB was chartered to bring about positive change by protecting consumers as they navigate the maze of financial options available to them and by empowering them with information that helps them understand, shop, compare, and negotiate. Disclosures are the documents that convey to consumers information required by a regulation. One of the CFPB's first mandates was to develop clear and understandable mortgage loan disclosures to help consumers understand "the deal." The passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) on 21 July 2010 transferred the responsibilities for certain mortgage disclosures under the Truth In Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) to the CFPB. It required the CFPB to combine the initial disclosures that TILA and RESPA covered and to combine the TILA and RESPA closing disclosures within one year of the formal transfer of these responsibilities to the CFPB on 21 July 2011.

In this project, our organization, Kleimann Communication Group, Inc., worked collaboratively with the CFPB Mortgage Disclosure Project team. Our goal was to iteratively design and qualitatively test a loan estimate to combine the information in both the truth-in-lending disclosure and the good faith estimate, both currently given after applying for a loan. We first conducted a ten-round qualitative study from January 2011 to July 2012. We then conducted a quantitative study from October 2012 to August 2013. And finally, we conducted a second qualitative study, consisting of seven rounds of testing in both Spanish and English, between October 2012 and July 2013. Final reports on the three studies and complete copies of the Loan Estimate and Closing Disclosure are available at *www.consumerfinance.gov/knowbeforeyouowe*.

1 **Clear Structure:** Uses distinct and standardized sections allowing consumers to better compare different Loan Estimates to one another—as well as to compare the final Closing Disclosure with initial estimates. Creates a holistic view of the loan, but also focuses on parts of the loan that are of particular importance and interest.

2 **Navigational Aids:** Uses full reversed tabs (white text on black background) to help consumers see the structure; navigate it to find the key information they need; and use it to compare loans against one another.

3 **Loan Terms:** Prominently displays basic terms of the loan and whether they could increase or change. Answers basic questions that users would have about the loan, such as, "what is the interest rate of this loan?" Emphasizes unique situations such as "balloon payments" and "prepayment penalties" that could harm consumers.

4 **Projected Payments:** Answers questions the consumer has, such as: "what is my monthly payment?" "Are taxes and insurance included in my payment?" Shows change over time to help consumers envision short-term and long-term affordability.

5 **Costs at Closing:** Provides additional affordability information, such as the components of the closing costs—which can be negotiated. Answers a basic affordability consumer question: "how much cash do I need to close?"

FICUS BANK
4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	2/15/2013
APPLICANTS	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
PROPERTY	456 Somewhere Avenue Anytown, ST 12345
SALE PRICE	$180,000

LOAN TERM	30 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐ _____
LOAN ID #	123456789
RATE LOCK	☐ NO ☒ YES, until 4/16/2013 at 5:00 p.m. EDT *Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on* **3/4/2013** *at 5:00 p.m. EDT*

Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	NO
		Does the loan have these features?
Prepayment Penalty		YES • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		NO

Projected Payments

Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow *Amount can increase over time*	+ 206	+ 206
Estimated Total Monthly Payment	$1,050	$968

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time*	$206 a month	☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.*	YES YES

Costs at Closing

Estimated Closing Costs	$8,054	Includes $5,672 in Loan Costs + $2,382 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Estimated Cash to Close	$16,054	Includes Closing Costs. *See Calculating Cash to Close on page 2 for details.*

Visit **www.consumerfinance.gov/mortgage-estimate** for general information and tools.

LOAN ESTIMATE PAGE 1 OF 3 • LOAN ID # 123456789

Figure 1. Page 1 of a Loan Estimate

The Final Disclosures

The CFPB issued the final versions of the newly designed integrated disclosures on 20 November 2013. The three-page loan estimate and the five-page closing disclosure have nearly identical first pages and similar subsequent pages, although the closing disclosure has considerably more detail. For the loan estimate, we used a simple structure that placed a summary of the loan terms and costs

before the detailed information. We'll focus on the first page of the loan estimate. (See Figure 1.)

Our Approach to Developing the Loan Estimate

Disclosures, such as the loan estimate, must simultaneously be accessible yet satisfy legal requirements; clear yet convey complex information; and technical yet useful to the average consumer. In short, disclosures must serve varied purposes that can, at first glance, seem incompatible. To create a disclosure that works—and works for each of these purposes—requires a strong and innovative development process.

The goals of the Mortgage Disclosure Project were clear from the start: comprehension, comparison, and choice.

- **Comprehension**. Consumers can understand the basic terms of a loan and its costs, both immediate and over time.
- **Comparison**. Consumers can compare one loan estimate to another and identify the differences.
- **Choice**. Consumers can make informed decisions and choose the best loan for their personal situation.

Our decisions about selecting, organizing, and presenting the information required more than setting goals. During the formative development process, we experimented and explored over 100 different ways of presenting and highlighting the information. The 10 rounds of rigorous usability testing in the initial qualitative study drove a design-test sequence that fine-tuned content and design decisions.

This article discusses three elements that are critical to this, and every, disclosure project: a systems approach to communication, an understanding of consumer complexity, and a consumer-centered design process (see Figure 2).

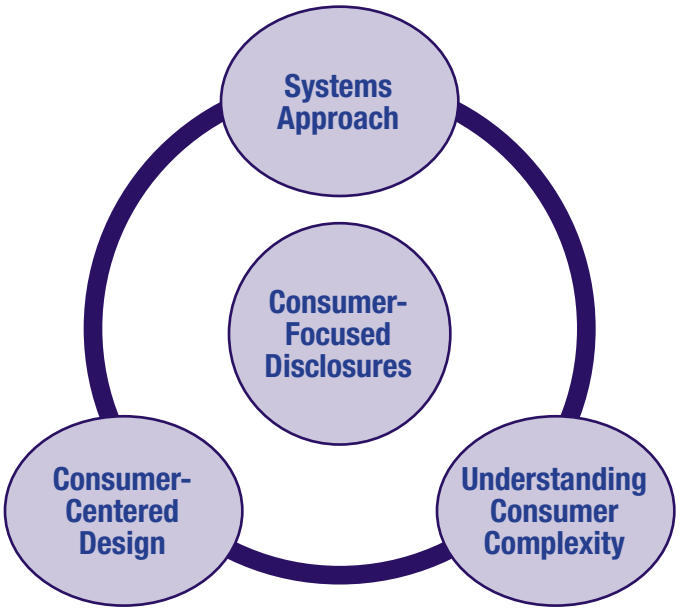

Figure 2. Model for Developing Consumer-Focused Disclosures

Using a Systems Approach

The process of choosing appropriate financial products is, in itself, complex. Consider the home-buying process. It is more than just a singular financial transaction, as it includes many other considerations, including emotions and dreams. It is a long process that starts as soon as consumers begin looking for a home. Once they find a home, they negotiate a cost, enter into a contract, and must choose a mortgage loan. The home loan market offers a dizzying array of loan product choices. Aside from the often-confounding variations in loan products, consumers can shop among multiple lenders and negotiate multiple combinations of loan terms. The home-buying process ends (sometimes months later) when the consumers sit at the settlement table.

Within a systems approach, mortgage disclosures help consumers make complex, life-changing financial decisions, weigh risks, and understand the terms and conditions. At the outset, they need clear disclosures to help them choose the lender, pick the optimal loan product, and understand associated risks. At settlement, clear disclosures allow consumers to compare the details of their loan against what they were promised. Additionally, when consumers work with multiple documents, they need formats that match across all documents. This matching enables them to find and compare relevant information across documents more easily.

Key Principles of a Systems Approach

- Make loan documents easy to compare
- Put key comparative terms up front
- Demonstrate risks clearly
- Display both long-term and short-term affordability

How We Addressed These Principles

Page 1 of the loan estimate provides a summary of the key loan terms and costs (see Figure 1). The design separates the basic loan terms (e.g., the principal and interest payment and loan costs) from affordability information (e.g., the total monthly payment and cash required to close). The structure does not hide loan terms but, instead, places them upfront in a prominent position. This clear visual structure also allows for easier comparability. Consumers can place two loan estimates next to one another and easily see the differences in the loans, thus helping them decide which has better terms for their situation.

The loan terms are structured around questions such as, "Does the loan have this feature?" and "Can this amount increase after closing?" When these areas are filled out for different loans, they can help a consumer distinguish a simpler loan from a more complicated loan because there are fewer words on the page and the word "No" is dominant. Risks are emphasized by the design. Figure 1 shows a relatively simple loan, but a more a challenging loan, such as an adjustable-rate loan, would show more

details, such as when the interest adjusts, how high it could go, and in what year. Thus, more complex loans *look* more complex because they have more text on the page.

Additionally, short- and long-term costs are demonstrated in the projected payments and in the costs at closing sections. Projected payments shows changes in monthly payments over time. Again, a more complicated loan would have more changes over time than a simpler loan and would look more complicated. Additionally, the projected payments table allows the consumer to visualize "an adjustable rate" loan in the concrete by showing when and by how much payments will go up, factors that affect the long-term affordability of the loan.

Understanding Consumer Complexity

At one level, this project was about designing disclosures—plain and simple. Yet nothing is plain or simple about the consumers who will use these disclosures. In truth, consumers, like all of us, are widely different, frustratingly indifferent to some information, naively trusting at times, frequently unaware of risks, and often willing to ignore anything that seems overly complex. At the same time, consumers are usually well intentioned and *want* to make good decisions. Disclosures give consumers information, yet consumers must take that information and transform it into actionable knowledge.

We used our knowledge of consumers—as well as consumer testing—to drive our design choices. For example, research shows that consumers go through a series of predictable stages when they encounter information: exposure, awareness, comprehension, retention/retrieval, and decision making (McGuire). Disclosures must support consumers at each of these cognitive processing stages.

They must also serve as active decision-making tools—anticipating and answering the questions consumers have about the financial process they are engaged in. Additionally, they must enable the consumers to complete tasks—for example, choosing an appropriate mortgage loan. We are not directing the consumer to a particular decision. The disclosures need to help consumers identify the information—the facts, risks, and conditions—related to their particular situations so consumers can make trade offs and the best decision for themselves.

Key Principles of Understanding Consumer Complexity

- Support consumer cognitive processing stages
- Design with consumer questions in mind
- Orient information to real-life tasks

How We Addressed These Principles

We created the loan estimate to activate consumers' interest in the information and help them pay attention by providing loan terms in a large, bold font to capture attention. By leveraging what we know about "how people think," we designed a disclosure that works for them at the different stages of cognitive processing. In our consumer testing, using think-aloud and comprehension questions, we saw that individuals first became aware of information that was new to them, such as the fact that certain adjustable-type loans changed over time. They then would use this information to compare with other types of loans (such as fixed loans with no changes over time) in order to better choose for themselves. They then retained key information and made more complicated trade-offs, such as deciding if they would prefer to put more cash to close down (resulting in higher short-term cost, but lower long-term cost) or accept a higher monthly payment (resulting in higher long-term costs, but lower short-term cost).

We also designed the first page of the loan estimate to answer basic questions consumers have about a mortgage loan such as: "What will my monthly payment be?", "What is the interest rate?", and, "How much cash do I need to bring to closing?" However, we also designed it to address more complex questions that consumers may not even know to ask, such as: "How will this loan affect me over time?", "Will I have to pay more later?", "Does the interest rate change?", and, "If so, how and when?" All of these questions are answered on the first page. There are no "hidden" details that could hurt a consumer later.

Designing for Consumers

A typical, surface-level approach to improving disclosures and supplemental materials is to simplify the language into plain language or to modify existing presentations. In such an approach, simpler words replace legal language to clear out the "gobbledygook." Though an important and necessary step, it does not go far enough. Both our experience and research show that consumers, whether highly literate or not, can better use information that combines visuals with words. Visual design is about arranging text so that it helps to show the relationship of one piece of information to another and guides the reader to critical information.

Consumers don't read sequentially. They skip through a document looking for answers to their questions. As a result, they need to be able to find information in a disclosure easily; they need to find the details of the information and the organizing principle underlying the document. Because disclosures must serve the goal of allowing people to compare, it is important to organize the text to show the whole and its parts consistently (Garrison et al.). For example, in developing this disclosure, we held basic content standard and included a slot for each type of loan term, even if that loan did not have one. So even though not all loans have a prepayment penalty or a balloon payment, these two items remained on page 1 of all disclosures to help consumers more easily compare loans that do and do not have these elements. To some extent, this "whole-to-part" approach lets consumers see and understand all options in a standardized way.

Key Principles of Designing for Consumers

- Balance the visual and verbal
- Create a strong internal structure that orients consumers to the whole and the parts
- Design to enhance navigation and help consumers find relevant information

How We Addressed These Principles

By using a strong internal visual structure, we enabled consumers to better find information they want and need. The loan estimate uses an easy-to-scan tabular grid and visual markers, such as reverse tab headings. Consumers can easily scan to find critical information for their situation. This visual road map is even more important for low-literacy consumers or consumers who are unfamiliar with this type of content. It aids in comparability and comprehension, giving consumers a standard structure that can be compared across loans. They can also identify the whole, such as projected payments, and the parts that make it up—such as principal and interest, mortgage insurance, and estimated escrow. Therefore consumers are able to view the loan at a high level while also drilling down to critical parts that will impact them.

Conclusion

So, do these new disclosures actually work? Did our theoretical approach improve the performance of these disclosures? Did our practical application of plain language and information design techniques improve the performance of these disclosures? Put differently, in comparison to peoples' understanding and use of mortgage disclosures before the financial crisis, could they now better understand the deal? This project answered these questions through extensive qualitative studies of over 122 consumers and a quantitative study of 858 respondents. Both supported the effectiveness of the final design.

The results of our qualitative studies demonstrated that consumers could:

- comprehend the disclosures
- make tradeoffs between two disclosures
- choose a loan and explain a rationale for their choices, and
- use the disclosures to compare initial and final loan terms and costs.

One inexperienced consumer in the initial qualitative study summarized what many others said: "The strong points are laid right out in front of you. You know how much your monthly payments are going to be . . . how much you need to bring to closing . . . your interest rate is right up here."

In the quantitative study, respondents who saw the integrated disclosures scored significantly better on 35 of 39 questions, regardless of respondent experience, the loan type, or the complexity of the loan. These respondents performed better on tasks such as comparing one loan estimate to another, answering questions about a single loan estimate, comparing a loan estimate to a closing disclosure, or responding to questions about a closing disclosure. They were also better at answering questions about the key concepts related to loan disclosures (e.g., monthly principal).

So what can we conclude? Information design, plain language, and our approach were integrated and integral to the success of these disclosures. In sum, these techniques and approach allowed us to achieve our central goal: consumers could understand "the deal."

For more information about the project, results, and the updated final designs, please visit *www.consumerfinance.gov/knowbeforeyouowe.*

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KRISTIN KLEIMANN, *Kleimann Communication Group, is a senior qualitative researcher with more than 18 years of planning and conducting focus groups and one-on-one cognitive interviews.*

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When You Need the Medicine But Can't Understand the Form:

Making Prescription Medicine Available to Low-Income Patients

By KATHRYN SUMMERS, MICHAEL SUMMERS, and AMY POINTER

PLAIN LANGUAGE, clear visual hierarchy, and plain interaction are important whenever you're trying to communicate with clients or customers. They're particularly important when the stakes are high for readers, when you're trying to reach audiences who may have trouble interpreting texts, and when you're trying to get readers to do something—not just understand something—based on what they read. All of these conditions come together when low-income patients try to complete forms to qualify for free prescription medicine.

Nowadays, we often think about user interfaces from the context of online electronic formats. However, paper forms continue to play an important role in many everyday contexts. Such forms involve issues similar to those faced by online designers, but with a different suite of available tools to resolve those issues. Our experience showed that revising such forms for plain language, clear visual hierarchy, and plain interaction can both substantially increase user success rates and reduce processing costs for the sponsoring company.

The Problem

Like many pharmaceutical companies, AstraZeneca (AZ) has a patient assistance program to make medicines available for free to low-income patients. In fact, AZ had an unusually generous patient assistance program, with higher income limits than many other pharmaceutical companies. But a complicated form made the costs of administering the program high, while applicants who were English language learners, senior citizens, or had low literacy skills struggled to apply for the program successfully—groups that constitute a large proportion of potential program participants.

How Our Project Began

Stakeholders within AZ wanted to make their program more successful by simplifying and clarifying the application process. These stakeholders also wanted to identify and eliminate any aspects of the form that were inhibiting immigrants from applying to the program. To justify the cost of the research and redesign, AZ stakehold-

ers wanted to measure improvements in participant success rate, satisfaction, time on task, and any reductions in internal processing costs.

The original form had a number of known problems. Applicants failed to attach required documentation, such as the original prescription from their doctor and proof of financial need (such as a tax return). Information about income, insurance, and prescription drug coverage tended to be incomplete or inaccurate. Information from the doctor, such as the doctor's DEA (Drug Enforcement Administration) number, was missing or incorrect. Applicants sometimes failed to include social security or green card information, and information about other current prescriptions and allergies.

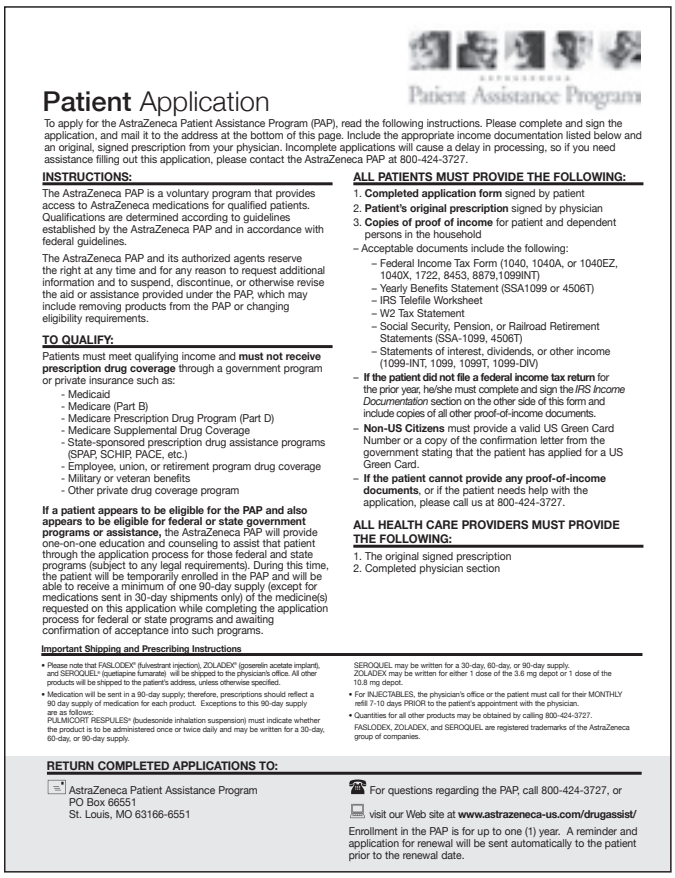
What We Did

We started by revising the form to correct known problems, using known principles of plain language and plain interaction design (Doak, Doak, & Root, 1996; Redish, 2012; Summers & Summers, 2005; Summers et al., 2006). Then we performed cycles of iterative testing to (a) confirm that what we had done fixed the previously identified problems, (b) identify new possible problem areas, and (c) guide further changes to the design.

A growing body of evidence confirms that designing for universal usability improves usability for most audiences. In this case, three demographic groups were particularly likely to need the form and to face challenges in filling out the form: readers with low literacy skills, English language learners, and senior citizens. By focusing our iterative testing and redesign on these groups, we felt confident that we would improve the usability of the form for all groups.

The revised form was developed in seven rounds of iterative qualitative testing, with a total of 48 participants: 24 participants with low literacy skills, 13 English language learners, and 11 seniors. The form went through 40 iterations.

Most interaction designers know that the best results come from tackling the entire process, not just the form or the final interaction. Our experience bears this out. As we clarified the form, it was like shining a flashlight on the complexities of the underlying business process and form requirements. In response to our initial proposed changes, the client team started to simplify and improve their expectations about what the program and the form were trying to accomplish. Increasingly enthusiastic internal advocates at AZ were able to achieve notable simplifications to these underlying complexities during the course of the project. They were even able to get the legal team to agree to plain language revisions to the consent information! In short, the form design changed not only in response to the feedback from test participants, but also in response to the changing business requirements from AZ—a typical experience for many online developers.



Patient Application

Patient Assistance Program

To apply for the AstraZeneca Patient Assistance Program (PAP), read the following instructions. Please complete and sign the application, and mail it to the address at the bottom of this page. Include the appropriate income documentation listed below and an original, signed prescription from your physician. Incomplete applications will cause a delay in processing, so if you need assistance filling out this application, please contact the AstraZeneca PAP at 800-424-3727.

INSTRUCTIONS:

The AstraZeneca PAP is a voluntary program that provides access to AstraZeneca medications for qualified patients. Qualifications are determined according to guidelines established by the AstraZeneca PAP and in accordance with federal guidelines.

The AstraZeneca PAP and its authorized agents reserve the right at any time and for any reason to request additional information and to suspend, discontinue, or otherwise revise the aid or assistance provided under the PAP, which may include removing products from the PAP or changing eligibility requirements.

TO QUALIFY:

Patients must meet qualifying income and **must not receive prescription drug coverage** through a government program or private insurance such as:

- Medicaid
- Medicare (Part B)
- Medicare Prescription Drug Program (Part D)
- Medicare Supplemental Drug Coverage
- State-sponsored prescription drug assistance programs (SPAP, SCHIP, PACE, etc.)
- Employee, union, or retirement program drug coverage
- Military or veteran benefits
- Other private drug coverage program

If a patient appears to be eligible for the PAP and also appears to be eligible for federal or state government programs or assistance, the AstraZeneca PAP will provide one-on-one education and counseling to assist that patient through the application process for those federal and state programs (subject to any legal requirements). During this time, the patient will be temporarily enrolled in the PAP and will be able to receive a minimum of one 90-day supply (except for medications sent in 30-day shipments only) of the medicine(s) requested on this application while completing the application process for federal or state programs and awaiting confirmation of acceptance into such programs.

ALL PATIENTS MUST PROVIDE THE FOLLOWING:

1. **Completed application form** signed by patient
2. **Patient's original prescription** signed by physician
3. **Copies of proof of income** for patient and dependent persons in the household

– Acceptable documents include the following:
  – Federal Income Tax Form (1040, 1040A, or 1040EZ, 1040X, 1722, 8453, 8879,1099INT)
  – Yearly Benefits Statement (SSA1099 or 4506T)
  – IRS Telefile Worksheet
  – W2 Tax Statement
  – Social Security, Pension, or Railroad Retirement Statements (SSA-1099, 4506T)
  – Statements of interest, dividends, or other income (1099-INT, 1099, 1099T, 1099-DIV)

– **If the patient did not file a federal income tax return** for the prior year, he/she must complete and sign the *IRS Income Documentation* section on the other side of this form and include copies of all other proof-of-income documents.
– **Non-US Citizens** must provide a valid US Green Card Number or a copy of the confirmation letter from the government stating that the patient has applied for a US Green Card.
– **If the patient cannot provide any proof-of-income documents**, or if the patient needs help with the application, please call us at 800-424-3727.

ALL HEALTH CARE PROVIDERS MUST PROVIDE THE FOLLOWING:

1. The original signed prescription
2. Completed physician section

Important Shipping and Prescribing Instructions

- Please note that FASLODEX® (fulvestrant injection), ZOLADEX® (goserelin acetate implant), and SEROQUEL® (quetiapine fumarate) will be shipped to the physician's office. All other products will be shipped to the patient's address, unless otherwise specified.
- Medication will be sent in a 90-day supply; therefore, prescriptions should reflect a 90 day supply of medication for each product. Exceptions to this 90-day supply are as follows:
  PULMICORT RESPULES® (budesonide inhalation suspension) must indicate whether the product is to be administered once or twice daily and may be written for a 30-day, 60-day, or 90-day supply.
  SEROQUEL may be written for a 30-day, 60-day, or 90-day supply.
  ZOLADEX may be written for either 1 dose of the 3.6 mg depot or 1 dose of the 10.8 mg depot.
- For INJECTABLES, the physician's office or the patient must call for their MONTHLY refill 7-10 days PRIOR to the patient's appointment with the physician.
- Quantities for all other products may be obtained by calling 800-424-3727.

FASLODEX, ZOLADEX, and SEROQUEL are registered trademarks of the AstraZeneca group of companies.

RETURN COMPLETED APPLICATIONS TO:

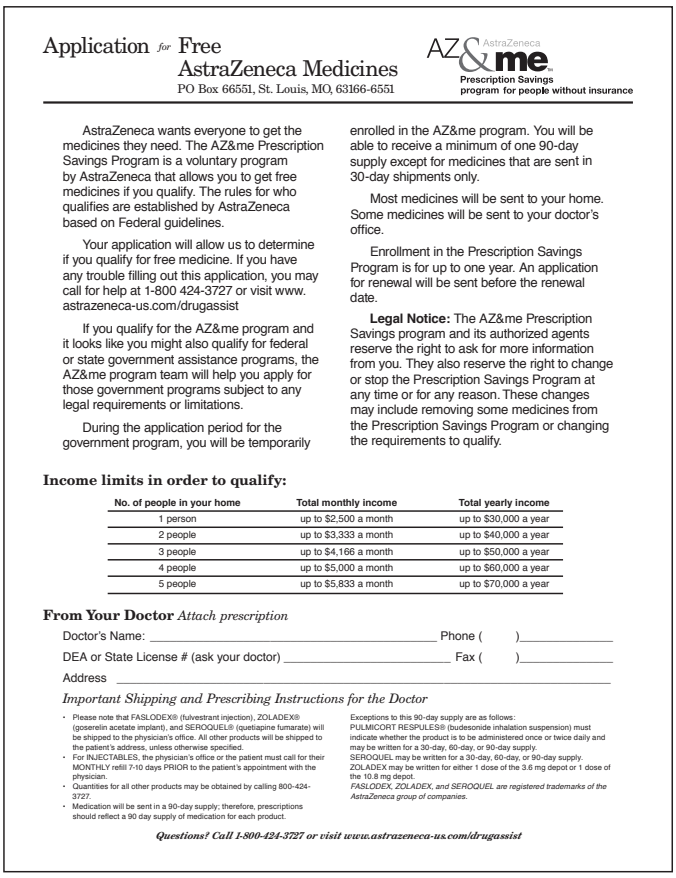
AstraZeneca Patient Assistance Program
PO Box 66551
St. Louis, MO 63166-6551

For questions regarding the PAP, call 800-424-3727, or

visit our Web site at **www.astrazeneca-us.com/drugassist/**

Enrollment in the PAP is for up to one (1) year. A reminder and application for renewal will be sent automatically to the patient prior to the renewal date.

Figure 1. Original instructions



Application *for* Free AstraZeneca Medicines

PO Box 66551, St. Louis, MO, 63166-6551

AZ&me AstraZeneca

Prescription Savings program for people without insurance

AstraZeneca wants everyone to get the medicines they need. The AZ&me Prescription Savings Program is a voluntary program by AstraZeneca that allows you to get free medicines if you qualify. The rules for who qualifies are established by AstraZeneca based on Federal guidelines.

Your application will allow us to determine if you qualify for free medicine. If you have any trouble filling out this application, you may call for help at 1-800 424-3727 or visit www.astrazeneca-us.com/drugassist

If you qualify for the AZ&me program and it looks like you might also qualify for federal or state government assistance programs, the AZ&me program team will help you apply for those government programs subject to any legal requirements or limitations.

During the application period for the government program, you will be temporarily enrolled in the AZ&me program. You will be able to receive a minimum of one 90-day supply except for medicines that are sent in 30-day shipments only.

Most medicines will be sent to your home. Some medicines will be sent to your doctor's office.

Enrollment in the Prescription Savings Program is for up to one year. An application for renewal will be sent before the renewal date.

Legal Notice: The AZ&me Prescription Savings program and its authorized agents reserve the right to ask for more information from you. They also reserve the right to change or stop the Prescription Savings Program at any time or for any reason. These changes may include removing some medicines from the Prescription Savings Program or changing the requirements to qualify.

Income limits in order to qualify:

No. of people in your home	Total monthly income	Total yearly income
1 person	up to $2,500 a month	up to $30,000 a year
2 people	up to $3,333 a month	up to $40,000 a year
3 people	up to $4,166 a month	up to $50,000 a year
4 people	up to $5,000 a month	up to $60,000 a year
5 people	up to $5,833 a month	up to $70,000 a year

From Your Doctor *Attach prescription*

Doctor's Name: _____ Phone ( )_____

DEA or State License # (ask your doctor) _____ Fax ( )_____

Address _____

Important Shipping and Prescribing Instructions for the Doctor

- Please note that FASLODEX® (fulvestrant injection), ZOLADEX® (goserelin acetate implant), and SEROQUEL® (quetiapine fumarate) will be shipped to the physician's office. All other products will be shipped to the patient's address, unless otherwise specified.
- For INJECTABLES, the physician's office or the patient must call for their MONTHLY refill 7-10 days PRIOR to the patient's appointment with the physician.
- Quantities for all other products may be obtained by calling 800-424-3727.
- Medication will be sent in a 90-day supply; therefore, prescriptions should reflect a 90 day supply of medication for each product.

Exceptions to this 90-day supply are as follows:
PULMICORT RESPULES® (budesonide inhalation suspension) must indicate whether the product is to be administered once or twice daily and may be written for a 30-day, 60-day, or 90-day supply.
SEROQUEL may be written for a 30-day, 60-day, or 90-day supply.
ZOLADEX may be written for either 1 dose of the 3.6 mg depot or 1 dose of the 10.8 mg depot.
FASLODEX, ZOLADEX, and SEROQUEL are registered trademarks of the AstraZeneca group of companies.

Questions? Call 1-800-424-3727 or visit www.astrazeneca-us.com/drugassist

Figure 2. Revised instructions

The changing business requirements meant that designing the form was like trying to hit a moving target, but the frustration was worth it. While our initial efforts at revision may have seemed like wasted effort, in fact they were the necessary catalyst to getting the client to reconsider the business model.

Instructions and Physician Information

One problem in the original form was the long, dense page of instructions, which included some information aimed at doctors and some aimed at patients. This page of instructions was skipped by most applicants. We knew from previous research with low literacy users that they would benefit from making the text more visually inviting, with a larger text size, shorter line lengths, and more white space. Information that was essential to filling out the form needed to be moved out of the front-end instructions to appear in the form, right at the moment of use. All revised text needed to use familiar words and simple syntax. See Figures 1 and 2 for a comparison.

The original version of the instructions is dense and uninviting. The syntax and vocabulary are complex, and information for patients and doctors is mixed. Information about what to do with the form after it is filled out is buried at the bottom of the instructions, where most applicants missed it.

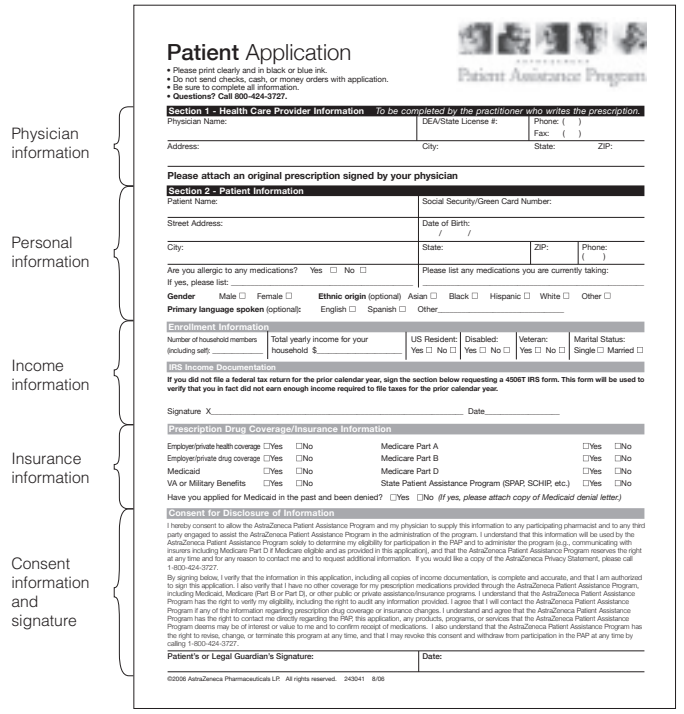
The revised version uses plain language and focuses on explaining and introducing the program. Information that is essential for filling out the form has been moved to the form itself. An income table lets patients know if they are likely to qualify before they go to the effort of filling out the rest of the form. The information for the doctor is combined with the form elements that should be filled out by the doctor.

Much of the information about the doctor can be obtained from the prescription itself—that is, if applicants are successful in attaching this prescription. Thus, the team opted to focus redesign efforts on making sure that patients would actually include their prescription, and kept the section for physician information usable but not intrusive. The biggest win here was the reduction in erroneous doctor information entered by applicants using the original design, such as entering their own name rather than the doctor's name, or entering their driver's license rather than the doctor's DEA license.

Personal, Insurance, and Income Information

The known issues with the original form included areas where applicants entered incorrect information and areas where required information was not entered at all.

The original layout of the personal information section (see Figure 3) led some applicants to skip some sections, such as social security number and date of birth, without meaning to. (When we talked to participants, we found that a few participants skipped these fields deliberately, but most skipped them accidentally.) The small text was hard for applicants to read, especially seniors, and the small spaces



Physician information

Personal information

Income information

Insurance information

Consent information and signature

Patient Application

- Please print clearly and in black or blue ink.
- Do not send checks, cash, or money orders with application.
- Be sure to complete all information.
- **Questions? Call 800-424-3727.**

Patient Assistance Program

Section 1 - Health Care Provider Information *To be completed by the practitioner who writes the prescription.*

Physician Name: | DEA/State License #: | Phone: ( ) Fax: ( )

Address: | City: | State: | ZIP:

Please attach an original prescription signed by your physician

Section 2 - Patient Information

Patient Name: | Social Security/Green Card Number:

Street Address: | Date of Birth: / /

City: | State: | ZIP: | Phone: ( )

Are you allergic to any medications? Yes ☐ No ☐ If yes, please list: | Please list any medications you are currently taking:

Gender Male ☐ Female ☐ **Ethnic origin** (optional) Asian ☐ Black ☐ Hispanic ☐ White ☐ Other ☐

Primary language spoken (optional): English ☐ Spanish ☐ Other

Enrollment Information

Number of household members (including self): | Total yearly income for your household $ | US Resident: Yes ☐ No ☐ | Disabled: Yes ☐ No ☐ | Veteran: Yes ☐ No ☐ | Marital Status: Single ☐ Married ☐

IRS Income Documentation

If you did not file a federal tax return for the prior calendar year, sign the section below requesting a 4506T IRS form. This form will be used to verify that you in fact did not earn enough income required to file taxes for the prior calendar year.

Signature X_____ Date_____

Prescription Drug Coverage/Insurance Information

Employer/private health coverage	☐Yes ☐No	Medicare Part A	☐Yes ☐No
Employer/private drug coverage	☐Yes ☐No	Medicare Part B	☐Yes ☐No
Medicaid	☐Yes ☐No	Medicare Part D	☐Yes ☐No
VA or Military Benefits	☐Yes ☐No	State Patient Assistance Program (SPAP, SCHIP, etc.)	☐Yes ☐No

Have you applied for Medicaid in the past and been denied? ☐Yes ☐No *(If yes, please attach copy of Medicaid denial letter.)*

Consent for Disclosure of Information

I hereby consent to allow the AstraZeneca Patient Assistance Program and my physician to supply this information to any participating pharmacist and to any third party engaged to assist the AstraZeneca Patient Assistance Program in the administration of the program. I understand that this information will be used by the AstraZeneca Patient Assistance Program solely to determine my eligibility for participation in the PAP and to administer the program (e.g., communicating with insurers including Medicare Part D if Medicare eligible and as provided in this application), and that the AstraZeneca Patient Assistance Program reserves the right at any time and for any reason to contact me and to request additional information. If you would like a copy of the AstraZeneca Privacy Statement, please call 1-800-424-3727.

By signing below, I verify that the information in this application, including all copies of income documentation, is complete and accurate, and that I am authorized to sign this application. I also verify that I have no other coverage for my prescription medications provided through the AstraZeneca Patient Assistance Program, including Medicaid, Medicare (Part B or Part D), or other public or private assistance/insurance programs. I understand that the AstraZeneca Patient Assistance Program has the right to verify my eligibility, including the right to audit any information provided. I agree that I will contact the AstraZeneca Patient Assistance Program if any of the information regarding prescription drug coverage or insurance changes. I understand and agree that the AstraZeneca Patient Assistance Program has the right to contact me directly regarding the PAP, this application, any products, programs, or services that the AstraZeneca Patient Assistance Program deems may be of interest or value to me and to confirm receipt of medications. I also understand that the AstraZeneca Patient Assistance Program has the right to revise, change, or terminate this program at any time, and that I may revoke this consent and withdraw from participation in the PAP at any time by calling 1-800-424-3727.

Patient's or Legal Guardian's Signature: | **Date:**

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Figure 3. Original form

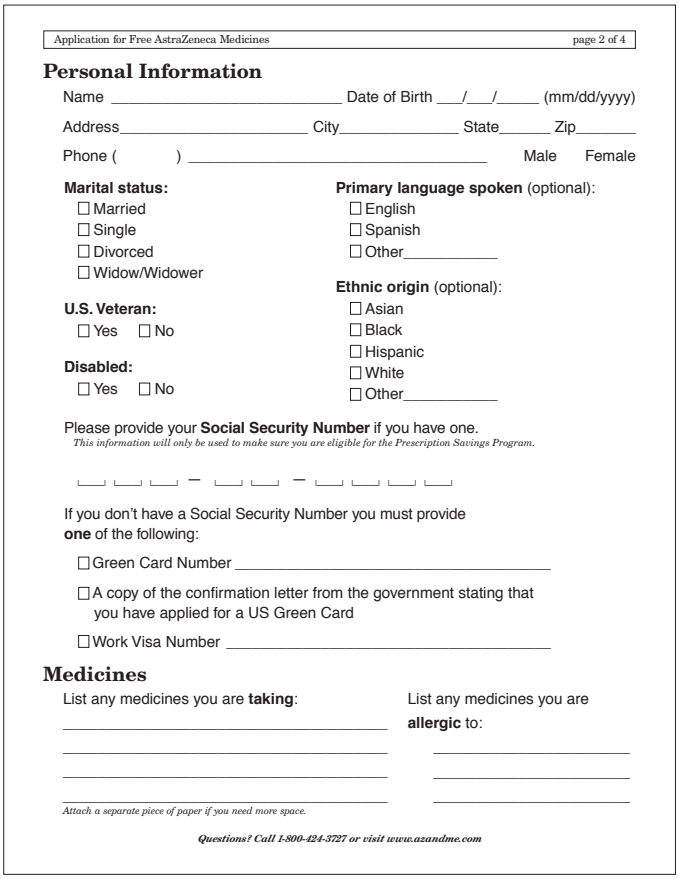
were hard to write in. Patients taking many medications couldn't fit them into the space provided—information that is crucial in order to prevent dangerous drug interactions.

In the sections about insurance and income, applicants made many errors on the original form. The crucial piece of information about insurance coverage was whether or not applicants had prescription coverage. AZ also wanted to know additional details about applicants' health insurance for market research purposes, but realized that this information was not really necessary.

In the income section, many applicants provided monthly rather than yearly income, and often filled in personal information rather than household information.

Our solution was to increase the text size and make the path through the form much more vertical to reduce field skipping (see Figure 4). Information on residency status was simplified, more options were made available, and some explanatory text was added to reassure users about providing this sensitive information. Ample additional space was added to the section about medicines and allergies. The end result was that the form expanded from two to four pages. However, the form was also considerably easier for participants to complete, because the appearance was more inviting and the lower information density meant that the cognitive load had been reduced. Research on paper-based information for low health literacy users verifies that when you make information look easier to process, it becomes easier to process (Doak et al., 1996). Shorter is not always better if brevity makes the information too dense.

Questions about health insurance were removed from the form, and questions about prescription coverage were



Application for Free AstraZeneca Medicines page 2 of 4

Personal Information

Name _____ Date of Birth ___/___/_____ (mm/dd/yyyy)

Address_____ City_____ State_____ Zip_____

Phone ( ) _____ Male Female

Marital status:
☐ Married
☐ Single
☐ Divorced
☐ Widow/Widower

Primary language spoken (optional):
☐ English
☐ Spanish
☐ Other_____

U.S. Veteran:
☐ Yes ☐ No

Ethnic origin (optional):
☐ Asian
☐ Black
☐ Hispanic
☐ White
☐ Other_____

Disabled:
☐ Yes ☐ No

Please provide your **Social Security Number** if you have one.
This information will only be used to make sure you are eligible for the Prescription Savings Program.

___ ___ ___ – ___ ___ – ___ ___ ___ ___

If you don't have a Social Security Number you must provide **one** of the following:

☐ Green Card Number _____

☐ A copy of the confirmation letter from the government stating that you have applied for a US Green Card

☐ Work Visa Number _____

Medicines

List any medicines you are **taking**:

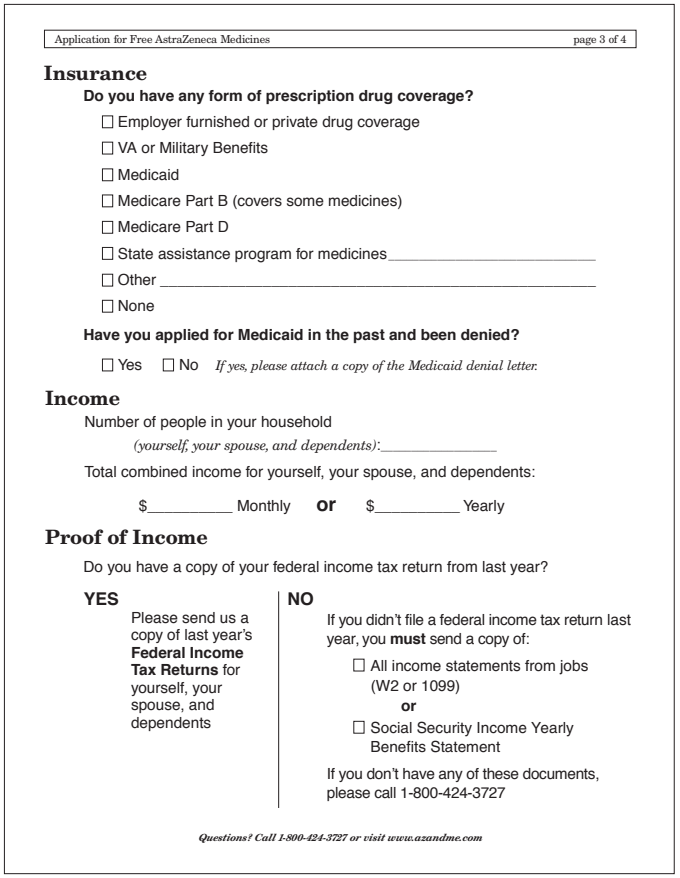
_____
_____
_____
_____

List any medicines you are **allergic** to:

_____
_____
_____

Attach a separate piece of paper if you need more space.

Questions? Call 1-800-424-3727 or visit www.azandme.com



Application for Free AstraZeneca Medicines page 3 of 4

Insurance

Do you have any form of prescription drug coverage?
☐ Employer furnished or private drug coverage
☐ VA or Military Benefits
☐ Medicaid
☐ Medicare Part B (covers some medicines)
☐ Medicare Part D
☐ State assistance program for medicines_____
☐ Other _____
☐ None

Have you applied for Medicaid in the past and been denied?
☐ Yes ☐ No *If yes, please attach a copy of the Medicaid denial letter.*

Income

Number of people in your household
(yourself, your spouse, and dependents):_____

Total combined income for yourself, your spouse, and dependents:

$_____ Monthly **or** $_____ Yearly

Proof of Income

Do you have a copy of your federal income tax return from last year?

YES
Please send us a copy of last year's **Federal Income Tax Returns** for yourself, your spouse, and dependents

NO
If you didn't file a federal income tax return last year, you **must** send a copy of:
☐ All income statements from jobs (W2 or 1099)
or
☐ Social Security Income Yearly Benefits Statement

If you don't have any of these documents, please call 1-800-424-3727

Questions? Call 1-800-424-3727 or visit www.azandme.com

Figure 4. Revised two-page format for personal information

made more clear. A definition for "household" was added to the form ("yourself, your spouse, and dependents"), and the question about income was revised to allow applicants to provide either monthly or yearly income, since low-income applicants mostly thought about their income in monthly terms.

AZ was able to approve a simplified list of acceptable proofs of income, and a phone number was added for those who might need special help—a more efficient way to support these special cases than expensive and time-consuming correspondence. The mid-form signature line on the original form was eliminated—originally included for applicants who needed to request a tax return transcript from the federal government. In the original version of the form, this extra signature line had made some applicants miss the required signature line at the bottom of the form, adding to the expensive need for follow-up with program applicants. People assumed that since they had already signed the form once, they didn't need to sign it again.

Consent and Mailing Instructions

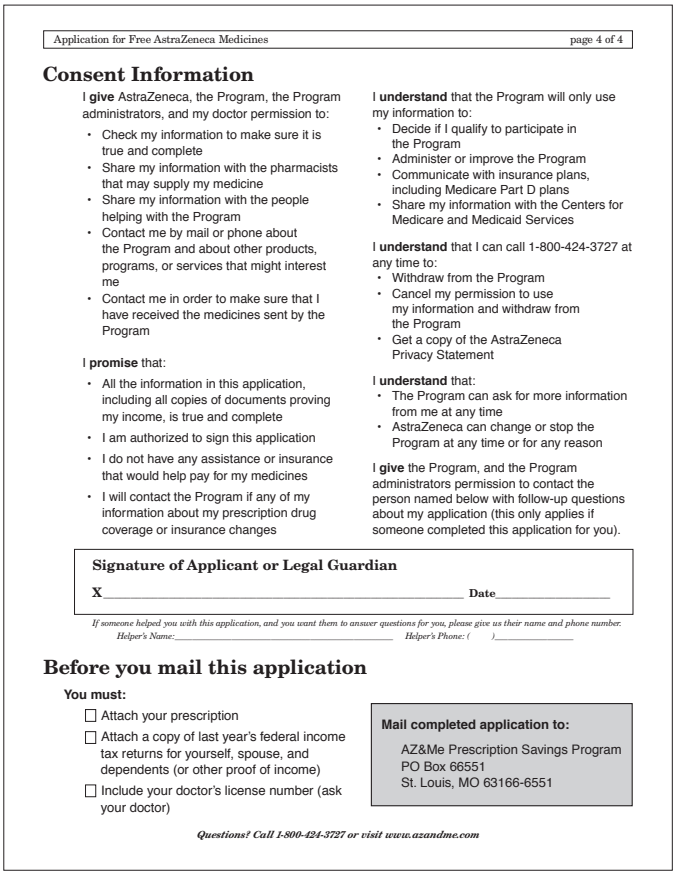
The final challenge was to make sure applicants knew what they were agreeing to (the consent information) and what to do with the completed form—and what other documents they should include in the envelope. The legalese in the original consent language was intimidating for everyone, but applicants who have lower income or who are immigrants or who are older may have a lower level of confidence or trust, and may be especially wary of what they sign. The end of the original form also contained no clear call to action, so users did not know what to do next.

The typography used to display the consent language in the revised form is larger (see Figure 5). And legalese has been virtually eliminated. The signature field has visual emphasis to make it less likely that applicants will miss it. A strong visual signal is provided for the mailing instructions, along with a checklist focusing on the most common mailing errors.

Outcomes

While it's gratifying to know that you've made things better because you can see people going through the revised process more easily, sometimes there's quantitative confirmation as well. In this project, improvements were confirmed by a direct comparison of users completing the original and revised forms, and by the first-quarter results from deploying the form.

The final form was compared to the original form in a quantitative test with 59 participants, including 30 participants with low literacy skills and 29 seniors (one senior dropped out for health reasons). We used a within-subjects test design, meaning that all the participants used both



Application for Free AstraZeneca Medicines page 4 of 4

Consent Information

I **give** AstraZeneca, the Program, the Program administrators, and my doctor permission to:

- Check my information to make sure it is true and complete
- Share my information with the pharmacists that may supply my medicine
- Share my information with the people helping with the Program
- Contact me by mail or phone about the Program and about other products, programs, or services that might interest me
- Contact me in order to make sure that I have received the medicines sent by the Program

I **promise** that:

- All the information in this application, including all copies of documents proving my income, is true and complete
- I am authorized to sign this application
- I do not have any assistance or insurance that would help pay for my medicines
- I will contact the Program if any of my information about my prescription drug coverage or insurance changes

I **understand** that the Program will only use my information to:

- Decide if I qualify to participate in the Program
- Administer or improve the Program
- Communicate with insurance plans, including Medicare Part D plans
- Share my information with the Centers for Medicare and Medicaid Services

I **understand** that I can call 1-800-424-3727 at any time to:

- Withdraw from the Program
- Cancel my permission to use my information and withdraw from the Program
- Get a copy of the AstraZeneca Privacy Statement

I **understand** that:

- The Program can ask for more information from me at any time
- AstraZeneca can change or stop the Program at any time or for any reason

I **give** the Program, and the Program administrators permission to contact the person named below with follow-up questions about my application (this only applies if someone completed this application for you).

Signature of Applicant or Legal Guardian

X_____ Date_____

If someone helped you with this application, and you want them to answer questions for you, please give us their name and phone number.
Helper's Name:_____ Helper's Phone: ( )_____

Before you mail this application

You must:

- ☐ Attach your prescription
- ☐ Attach a copy of last year's federal income tax returns for yourself, spouse, and dependents (or other proof of income)
- ☐ Include your doctor's license number (ask your doctor)

Mail completed application to:

AZ&Me Prescription Savings Program
PO Box 66551
St. Louis, MO 63166-6551

Questions? Call 1-800-424-3727 or visit www.azandme.com

Figure 5. Revised consent form and mailing instructions

forms. Half of the participants started with the original form; the other half started with the revised form. Participants returned after two weeks to fill out the alternate form. The two-week delay was to reduce the degree to which they remembered the prior form, and by alternating which form came first we were able to compensate for improved performance on the second form due to familiarity with the questions. After the second round of testing, the moderator discussed the questions with participants in an interview. This allowed us to make sure we had correct information about how each question should have been answered.

The overall decline in entry errors on the revised form was 48%. This included:

- 133% improvement in understanding what proof of income was required
- 124% improvement in entering other medicines correctly
- 83% improvement in providing accurate information about household size
- 76% improvement in providing accurate income information
- 50% improvement in providing accurate information about prescription drug coverage
- 48% improvement in including a prescription(s)
- 9% improvement in addressing envelope correctly

In addition:

- The number of skipped fields decreased by 54%.
- Time on task actually increased by 15%, possibly as a result of fewer skipped fields.
- Satisfaction (measured using the System Usability Scale, or SUS; Brooke, 1996) increased 7.3%, from 75.1% to 80.6%.
- The rate of potentially acceptable applications that would require no further follow-up by program administrators increased from 10% of applications to 59% of applications.

The revised form was deployed during the last quarter of 2007. During that quarter, the rejection rate for submitted forms dropped from 36% to 23%, a 36% improvement. This resulted in both a significant cost savings in processing and an increase in the number of applicants who were able to receive their medication quickly.

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From Chaos to Clarity:

By DEBORAH S. BOSLEY

Overcoming Negative Emotional Responses to Financial Information

THIS ARTICLE EXPLORES how one U.S. financial firm, TIAA-CREF, discovered that usability testing could shed light on the quality of financial information they sent out to investors. TIAA-CREF is a nonprofit investment company that manages retirement funds primarily for teachers, professors, scientists, physicians, and researchers. They currently hold $542 billion in assets and serve 4.8 million investors. For decades, they have enjoyed a high level of trust among their participants. However, a 2007 study conducted by The Plain Language Group for TIAA-CREF showed how poor information design and a lack of plain language not only left people confused, but also undermined their trust in the organization and their confidence in pursuing their financial goals. The results of our study revealed that weaknesses in the design of key financial documents can raise customer apprehension and create unintended, negative emotional responses to financial information.

According to the recent Edelman Trust Barometer (*2013 Annual Global Study: Financial Services Industry Findings*), 54% of Americans do not trust financial institutions. Much of that mistrust is likely a result of the worldwide financial crisis of the past seven years. However, even in our 2007 study discussed, trust was a key factor in consumers' response to investment information.

Trust is a vital element in financial decision-making, whether one is turning a check over to a banker or asking a broker for investment advice. A consumer study by Sapienza and Zingales (2009) reported that "investor trust" is the most essential quality for a financial services firm, outranking performance.

Trust and Written Financial Information

The relationship between trust and the quality of written information in financial documents has been noted both by academic and industry research. If a firm advocates for its clients, clients will reciprocate with their trust, loyalty, and purchases—either immediately or in the future. This loyalty comes when firms provide clients with open, honest, and complete information that they can understand (Urban, 2004). Clients' lack of trust is directly related to the kind of language used in financial information. For example, a survey of 1,200 investors/homeowners discovered that 84% of respondents did not trust companies that used a lot of jargon (Seigel & Gale, 2009).

In a study conducted in 2005 at Stanford University, students were asked to read the same information presented in three levels of complexity, from relatively simple to moderately complex to extremely complex (Oppenheimer, 2005). The results revealed that the more complex the writing, the less respect the readers had for the writer. We can conclude then that the quality of written communication either contributes to—or detracts from—the trust an individual has in a financial institution. In our study, we learned that trust was only one of the many emotional responses investors have when they read financial information.

TIAA-CREF Study

TIAA-CREF had sent a letter to participants nearing the age of 70.5—the age when retirees must take a minimum amount of money from their Individual Retirement Account (IRA), called a minimum distribution. The main purpose of the Minimum Distribution Option (MDO) letter was to encourage participants to call TIAA-CREF to learn about the required minimum and the options they could take with their IRAs. However, the first week after the letter went out, the company received some 10,000 calls from participants who were confused and upset because they did not understand the letter, nor what they were to do.

This led TIAA-CREF—an organization committed to clear communication—to set a goal to test the MDO letter (among other documents) and use the results of testing to redesign the letter.

Development of the Project

TIAA-CREF approached The Plain Language Group with this project both because they hold our retirement funds and because of our plain language expertise. The original letter presented several issues. The letter:

- was 1.5 pages long, even though the primary purpose was just to get participants to call and talk with an investment advisor to determine how to meet the requirements of taking money from their IRA account;
- included in the first paragraph an underlined, bolded sentence that tended to "frighten" readers, which began, "The IRS requires….";
- contained a dense paragraph of numerical information that was extremely difficult to understand; and
- generated call-ins by participants who were nervous and uncertain about what they needed to do.

We interviewed 13 participants (nine aged 65+ and four aged 40+), most of whom were PhDs and all of whom had their retirement funds held by TIAA-CREF. Using common usability testing methods, we did the following:

- conducted one-hour, one-on-one interviews
- used a "talk-aloud protocol"
- asked questions
- videotaped/audiotaped
- took notes during interviews
- noted patterns of responses
- observed with representatives

During the one-on-one interviews with participants, three employees from the marketing department at TIAA-CREF observed the interviews.

For many of our questions, the answer could be found in the letter:

- What must you do next after reading the letter?
- What is "lifetime retirement income" as mentioned in the letter?
- What, if any, follow-up communication would you expect after receiving this letter?
- Do you have to explain this letter to a spouse or partner?

Other questions related to the emotions of the participants:

- How do you feel as you read this letter?
- Would you know what action to take after you received this letter?
- What do you think would happen if you didn't respond to this letter?

This letter proved to be very problematic (see Figure 1). Not only was the content difficult to understand, but also (and maybe more interesting), many of the participants apologized for not being able to understand the information. Most people who hold PhDs are used to reading and understanding what they read. They are not accustomed to admitting they do not understand. One participant, who represented the responses of many of the interviewees, came back after the interview to apologize profusely for letting us down because he could not understand the letter, stating, "I know I should be able to understand this, but I don't." Simply put, many attributed their inability to understand to their own inadequacies.

Attribution Theory and Empathy

Attribution theory is a field of social psychology concerned with the how people explain (or attribute) their behavior and that of others. Generally, in situations where behavior does not bring the desired results, people either blame themselves or they blame others. In our study, participants blamed themselves for not understanding the letter rather than blaming the company that produced the letter. On the other hand, the Stanford study (mentioned earlier), indicated that the more complex a text, the more likely readers are to blame their confusion on the writer. But whether the blame falls to the reader or to the writer, either situation erodes a reader's level of trust and creates negative emotions.

In fact, the three observers from TIAA-CREF all commented immediately on how difficult the task appeared to be for these participants. In particular, they noticed the interviewees' discomfort. It had never occurred to the company that reading financial information could be a source of such emotional stress. Or, perhaps, they had just never seen the emotional response to financial information. They were particularly concerned about how many participants blamed themselves for being confused about the content of the letter.

In addition, it became clear that the letter lacked an empathetic tone. Empathy is a critical factor in projecting a helpful tone. Corporations would do well to focus more on empathy in their written communication. In 2005 Daniel Pink, who writes extensively about workplace issues, described six areas critical for success—one of which was empathy.

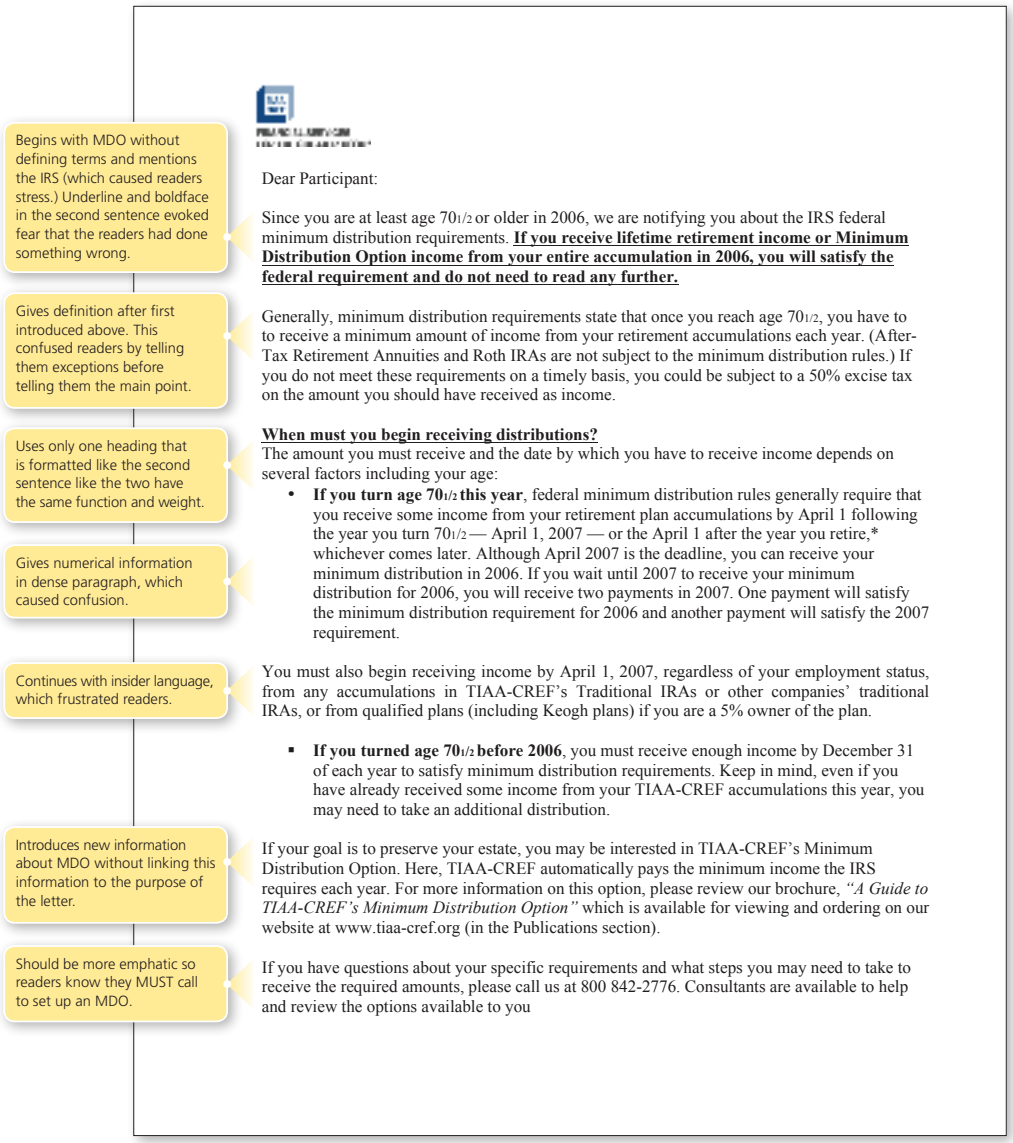
Begins with MDO without defining terms and mentions the IRS (which caused readers stress.) Underline and boldface in the second sentence evoked fear that the readers had done something wrong.
Gives definition after first introduced above. This confused readers by telling them exceptions before telling them the main point.
Uses only one heading that is formatted like the second sentence like the two have the same function and weight.
Gives numerical information in dense paragraph, which caused confusion.
Continues with insider language, which frustrated readers.
Introduces new information about MDO without linking this information to the purpose of the letter.
Should be more emphatic so readers know they MUST call to set up an MDO.
Dear Participant:
Since you are at least age 70 1/2 or older in 2006, we are notifying you about the IRS federal minimum distribution requirements. If you receive lifetime retirement income or Minimum Distribution Option income from your entire accumulation in 2006, you will satisfy the federal requirement and do not need to read any further.
Generally, minimum distribution requirements state that once you reach age 70 1/2, you have to to receive a minimum amount of income from your retirement accumulations each year. (After-Tax Retirement Annuities and Roth IRAs are not subject to the minimum distribution rules.) If you do not meet these requirements on a timely basis, you could be subject to a 50% excise tax on the amount you should have received as income.
When must you begin receiving distributions?
The amount you must receive and the date by which you have to receive income depends on several factors including your age:
If you turn age 70 1/2 this year, federal minimum distribution rules generally require that you receive some income from your retirement plan accumulations by April 1 following the year you turn 70 1/2 — April 1, 2007 — or the April 1 after the year you retire,* whichever comes later. Although April 2007 is the deadline, you can receive your minimum distribution in 2006. If you wait until 2007 to receive your minimum distribution for 2006, you will receive two payments in 2007. One payment will satisfy the minimum distribution requirement for 2006 and another payment will satisfy the 2007 requirement.
You must also begin receiving income by April 1, 2007, regardless of your employment status, from any accumulations in TIAA-CREF's Traditional IRAs or other companies' traditional IRAs, or from qualified plans (including Keogh plans) if you are a 5% owner of the plan.
If you turned age 70 1/2 before 2006, you must receive enough income by December 31 of each year to satisfy minimum distribution requirements. Keep in mind, even if you have already received some income from your TIAA-CREF accumulations this year, you may need to take an additional distribution.
If your goal is to preserve your estate, you may be interested in TIAA-CREF's Minimum Distribution Option. Here, TIAA-CREF automatically pays the minimum income the IRS requires each year. For more information on this option, please review our brochure, "A Guide to TIAA-CREF's Minimum Distribution Option" which is available for viewing and ordering on our website at www.tiaa-cref.org (in the Publications section).
If you have questions about your specific requirements and what steps you may need to take to receive the required amounts, please call us at 800 842-2776. Consultants are available to help and review the options available to you

Figure 1. Original TIAA-CREF Minimum Distribution Option letter (first page)

Areas of Confusion

Although the participants aged 65+ recognized that the letter was important, they were confused about:

- what action they had to take
- the timeline for when the monetary distributions would begin
- the options they had for taking their minimum distribution

- the meaning of several key words in the letter
- the amount of money they had to ask for to get what they needed (often neglecting to factor in the 20% IRS withholding)

Participants' responses fell into these general patterns:

- how easily they could or could not understand the *content*
- how the document affected their *emotions*
- what problems they had or did not have with *vocabulary*
- what questions or concerns they had about the *process*

Key Findings

Content

Participants found much of the content confusing.

- "I don't understand the underlined passage." (This passage was ostensibly the most important sentence in the letter.)
- "If I don't retire, do I have to do this?"
- All participants understood the consequences of not responding to the letter ("penalties"); three said they would call as directed, but one participant indicated he would do nothing despite knowing penalties were involved because he was confused.
- Despite that participants must be retired to receive these benefits, two participants thought that they could receive benefits even if they were still employed rather than retired; the other two did not know what to do if they were still employed when they received the letter.

Emotions

All participants exhibited varying levels of distress and discomfort expressed through words or body language.

- "This document has me frustrated a bit. I think this is going to take a long time, and I'm really approaching retirement. I also worry for those who might be less able to do this. I think they may be very overwhelmed by this."
- "This bolded sentence scares me."

Our users squirmed in their seats, rubbed their necks or faces, sighed deeply, and exhibited a variety of nonverbal signals that indicated discomfort. One participant stood for almost four minutes at the end of the interview, apologizing over and over again for his inadequacy. Another said she would not even attempt to understand the documents, but would immediately call her financial planner. Some were less verbal, but all mentioned that they felt they *should* have understood the information, but could not. All reacted emotionally even as they struggled with the logic of the information in the letter.

Words

Participants had a difficult time understanding specialized words and phrases in the letter, which caused frustration. In particular, they did not understand what was "optional" about the minimum distribution option. We saw how language that company employees might have assumed was obvious was unclear to the participants.

- "'Lifetime retirement income'? Not sure what that is."
- "'Minimum Distribution Option'? Don't know what the 'option' is."

Eight of nine participants aged 65+ did not know the meaning of "lifetime retirement income" nor what "Option" referred to in the title of the letter.

Processes

Participants understood that they should call the company as the letter directed, but they were confused about the time frame for taking their minimum distribution.

- "I wish this stuff about all these dates were in a table so it's easier to read."
- "What lead time do you need? Three months prior to when you'll need the income?"

Eight of nine participants aged 65+ expected a reminder to respond closer to age 70.5, but the company did not send such reminders.

Revision and Redesign

The means to improve the document became quite clear during the course of the interviews. Many changes were a direct result of comments from the participants ("put numbers in a table") and from the evidence-based standard practices for plain language and information design, including:

- Foregrounding the purposes of the letter: alerting participants to an IRS regulation and getting them to call the company right away to meet their federal reporting obligation, but without making them think the IRS was "after them."
- Reassuring participants that the company will discuss their individual situations when they call.
- Eliminating all the information in the letter that can be more effectively conveyed through the subsequent telephone call.
- Eliminating or clearly defining the financial and legal jargon.
- Making the process of responding clearer.
- Using a more helpful tone.

We tried to convince the company to send a one-paragraph letter that would explain the situation (federal requirement) and that simply asks participants to call within one week to discuss their options. But this approach was too contrary to the organization's idea of a letter.

Unintended Consequences

The redesign of the Minimum Distribution Option letter for TIAA-CREF resulted in a significant increase in the number of positive calls (see Figure 2). As noted earlier, when the letter was first distributed, TIAA-CREF received a significant number of calls in the first week from frustrated, confused participants. After the redesigned letter was mailed, TIAA-CREF reported to us that more than 90% of the calls were positive. Participants

understood the letter, knew they needed to call and make decisions, and were able to more easily select the appropriate option to satisfy the MDO requirement.

But perhaps more significantly, the participants who called their advisor had such a good response to the letter and to the conversation that it brought millions of dollars of new money into the company. That is, because participants had such a positive *emotional* response to the letter and the conversation—which increased trust—many were motivated to move new money into their current investments. This latter result was a complete shock to the company. Although one of their goals was to be sure that the letter and the subsequent phone call were positive experiences for their participants, increasing revenue was never one of the goals. The laws of "unintended consequences" usually focus on what ends up going wrong; in this case, everything went right.

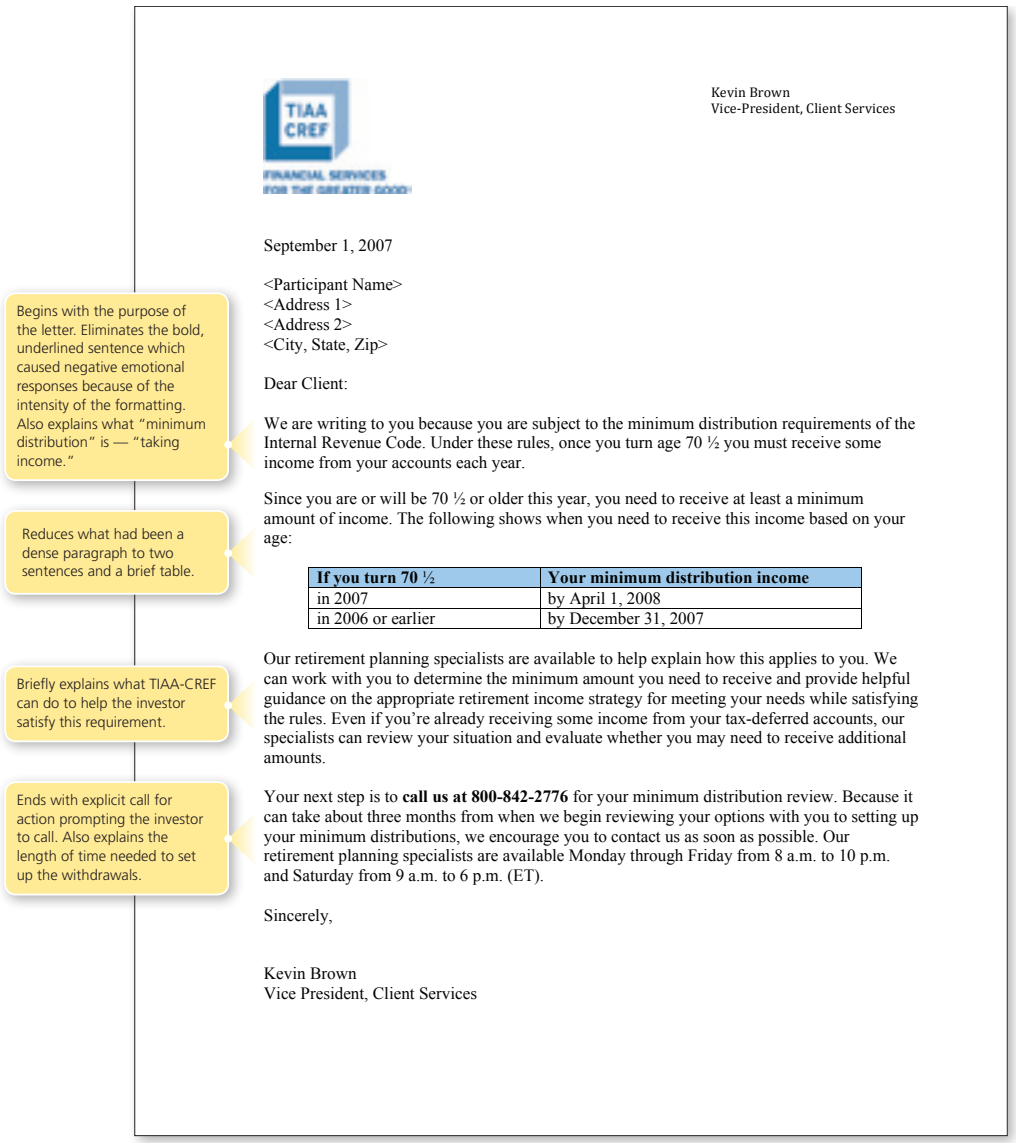
Begins with the purpose of the letter. Eliminates the bold, underlined sentence which caused negative emotional responses because of the intensity of the formatting. Also explains what "minimum distribution" is — "taking income."
Reduces what had been a dense paragraph to two sentences and a brief table.
Briefly explains what TIAA-CREF can do to help the investor satisfy this requirement.
Ends with explicit call for action prompting the investor to call. Also explains the length of time needed to set up the withdrawals.
TIAA CREF
FINANCIAL SERVICES
FOR THE GREATER GOOD
Kevin Brown
Vice-President, Client Services
September 1, 2007
<Participant Name>
<Address 1>
<Address 2>
<City, State, Zip>
Dear Client:
We are writing to you because you are subject to the minimum distribution requirements of the Internal Revenue Code. Under these rules, once you turn age 70 ½ you must receive some income from your accounts each year.
Since you are or will be 70 ½ or older this year, you need to receive at least a minimum amount of income. The following shows when you need to receive this income based on your age:
If you turn 70 ½
Your minimum distribution income
in 2007
by April 1, 2008
in 2006 or earlier
by December 31, 2007
Our retirement planning specialists are available to help explain how this applies to you. We can work with you to determine the minimum amount you need to receive and provide helpful guidance on the appropriate retirement income strategy for meeting your needs while satisfying the rules. Even if you're already receiving some income from your tax-deferred accounts, our specialists can review your situation and evaluate whether you may need to receive additional amounts.
Your next step is to call us at 800-842-2776 for your minimum distribution review. Because it can take about three months from when we begin reviewing your options with you to setting up your minimum distributions, we encourage you to contact us as soon as possible. Our retirement planning specialists are available Monday through Friday from 8 a.m. to 10 p.m. and Saturday from 9 a.m. to 6 p.m. (ET).
Sincerely,
Kevin Brown
Vice President, Client Services

Figure 2. Revised TIAA-CREF letter

Conclusion

What we learned had less to do with how to revise or redesign a document, but far more to do with understanding the emotional impact written financial information has on readers. In fact, people read not primarily with their intellect or logical brain, but far more with their emotional brain. Thus, information design and plain language are, in our opinion, not only about creating documents that make it easy to find, understand, and act on the information, but also creating documents that are emotionally satisfying by being trustworthy, helpful, and empathetic.

DR. DEBORAH S. BOSLEY *is the owner of The Plain Language Group (TPLG). She also is the current president of the Plain Language Association International (PLAIN), and professor emerita from UNC Charlotte. As principal in TPLG, she helps Fortune 100/500 corporations create information that is easy to understand and use. She has authored three books, written dozens of articles, and spoken internationally on topics related to clear communication. She also is a recipient of STC's Jay R. Gould Award for Excellence in Teaching.*

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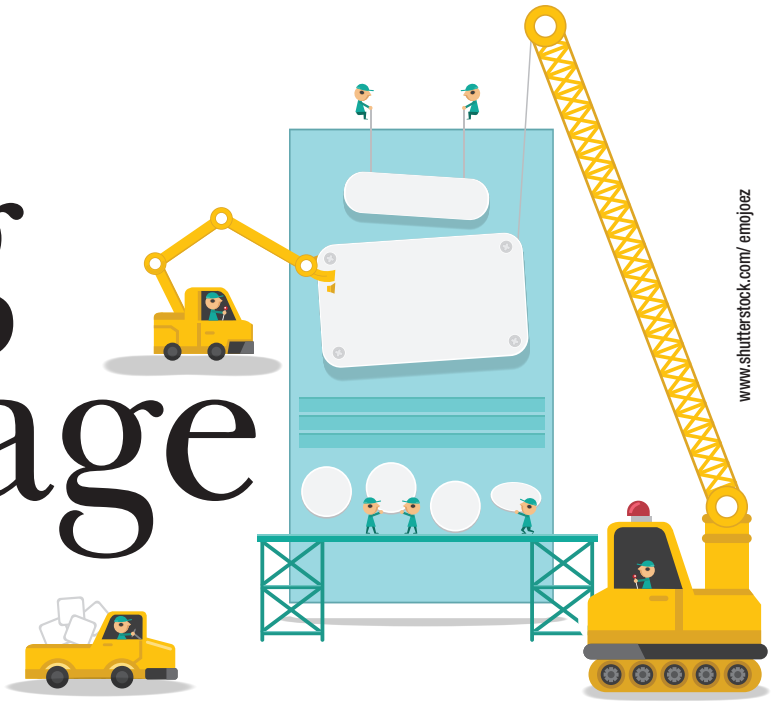
Putting Language Last:



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Using Structure, Visual Cues, and Marketing-Style Analysis as the Primary Tools of Simplification

By JOSIAH FISK

IT WOULD ONLY be logical to assume that the simplification of all-text documents should begin by focusing on the language. Logical, but not the way to get the best results—or so I believe and hope to show.

What I suggest instead is a process that is organic and evolutionary. It resembles the solving of a puzzle without any image of the finished product to consult along the way. In this process, there is both a constant proposing of ideas and a constant questioning of ideas. Rather than a traditional step-by-step process, it's more iterative—a matter of gradually morphing the raw content into something that works.

In this process, as we practice it, the design and the writing aspects are highly integrated and always in dialogue (whether that dialogue is between individuals or inside a team member's head). The creative process is also in constant dialogue with the needs and constraints of the project, most of which are identified in the project's discovery phase. Visual solutions are actively sought and generally preferred. Everything remains fluid and conditional for as long as possible. The actual writing of text is virtually the last step, taken only when everything else that can be done is done.

To make this organic process even more powerful, we use an expanded skill set. Along with writing, we include information design, marketing, and advertising (both copywriting and art direction). Why marketing and advertising? Because even though we generally don't want our finished products to look or read anything like marketing documents, some of the tools that marketing and advertising professionals use can be extremely valuable in figuring out what resonates with readers.

The Case Study: Simplifying a Workplace Policy

Large financial services firms are notorious for the volume and complexity of their employee policies. In addition to the normal HR policies, there can be more than 100 pages of disjointed and not always logical compliance and information-security policies. These may cover anything from procedures about how to anchor a company-provided laptop to policies about a spouse's personal stock trades.

The policies are required reading—literally. When you're hired, you sign a statement saying you've read and understood the policies. Yet it's widely acknowledged that almost no one actually reads these policies, simply because they are basically unreadable.

The traditional response to this state of affairs is not to fix the policy, but to beef up employee training. This works well for raising awareness of the main points of policy and of the possible consequences of violations (for the employee, being fired; for the firm, millions or even billions in penalties and lost business). The problem comes when a real-life circumstance prompts an employee to check the policy to see exactly what it says. Instead of a ready reference source, they find a thicket of legalese, with neither language nor structure that corresponds to what they saw in the training.

Recognizing the inefficiencies and risks of this situation, our client, a large asset manager, asked us to make their policies as simple as possible. (At the client's request, we have substituted an imaginary brand name and identity, but the documents are otherwise identical.)

In addition to making the policies look and read better, the target was to make them about 20% shorter. In the case of the policy discussed here (the first one we worked on), we were able to make the document 47% shorter, measured by word count (79% shorter by page count), while also significantly improving standard readability metrics (see Figure 1). We find that this degree of simplification is rarely possible with editing alone. It requires a complete reconception of the document.

Step 1: Finding Out What's Required and What's Desired

With this project we began, as we usually do, with a fairly non-directed discovery phase. We reviewed most of the client's existing policies, as a set and individually, and we asked a lot of questions. These ranged from legal and regulatory concerns to employee perceptions to document production and maintenance. Our goal was to get a clear picture of every stakeholder's needs and preferences. We were also concerned with the process by which these documents would be managed. We sought to uncover any latent issues that might emerge later on and disrupt the course of development.

Once we had most of the content and constraints on the table, we began mentally playing out the various scenarios in which employees were likely to encounter the policy. There are a number of ways this can be done, but the most effective, in our experience, is how it's typically done at ad agencies:

- Look at the relevant demographic research and other information about the target audience(s).
- Forget about the research (consciously, that is) and, almost as a writer or actor would, place yourself inside the motivations, fears, beliefs, preoccupations, and other psychological and emotional conditions of typical target audience members.
- Go back to your data or other resources (including talking with people who represent target audience members) and do a reality check.

If this sounds unscientific and imprecise, it is. Yet it works remarkably well (as generations of Don Drapers can tell you). This simple, sloppy heuristic lets you reach into the vast sea of information and inferences about your target audience and fish out the tiny handful of factors that actually matter.

The reason it works is that those factors tend to be situational rather than demographic. That is, they're about the user's likely need ("what's that vendor gift rule say again?"), the user's mood of the moment ("ugh, I don't have time for this"), as well as the user's general attitudes ("I don't really know why these rules are here; they seem like busywork").

A mid-career IT professional, a veteran portfolio manager, and a newly hired admin can all reasonably be expected to have the reactions described above. They're basic human reactions.

A word of caution: this is a skill that takes some practice to learn. It's a bit trickier than using personas—more about situational dynamics and the search for widely shared psychological ground, less about the attributes of any given persona. If you don't have ad agency copywriting experience, you might want to consider adding someone to your team who does, even just for this phase of the project.

Step 2: Finding the Right Structure (Or Letting It Find You)

Structure has more effect on comprehension than any other single factor. Research in information design supports this point, and our own experience strongly confirms it. It's not hard to understand why: imagine taking a chapter from a favorite novel and reading the paragraphs in random order. Not a word of the original has been altered, yet the result will be pure chaos.

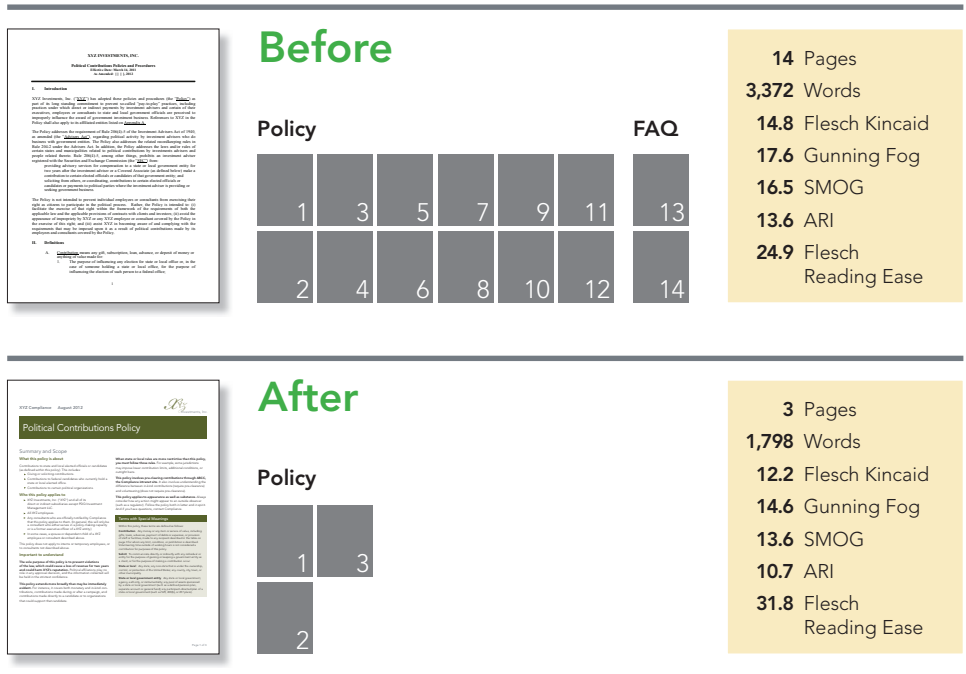
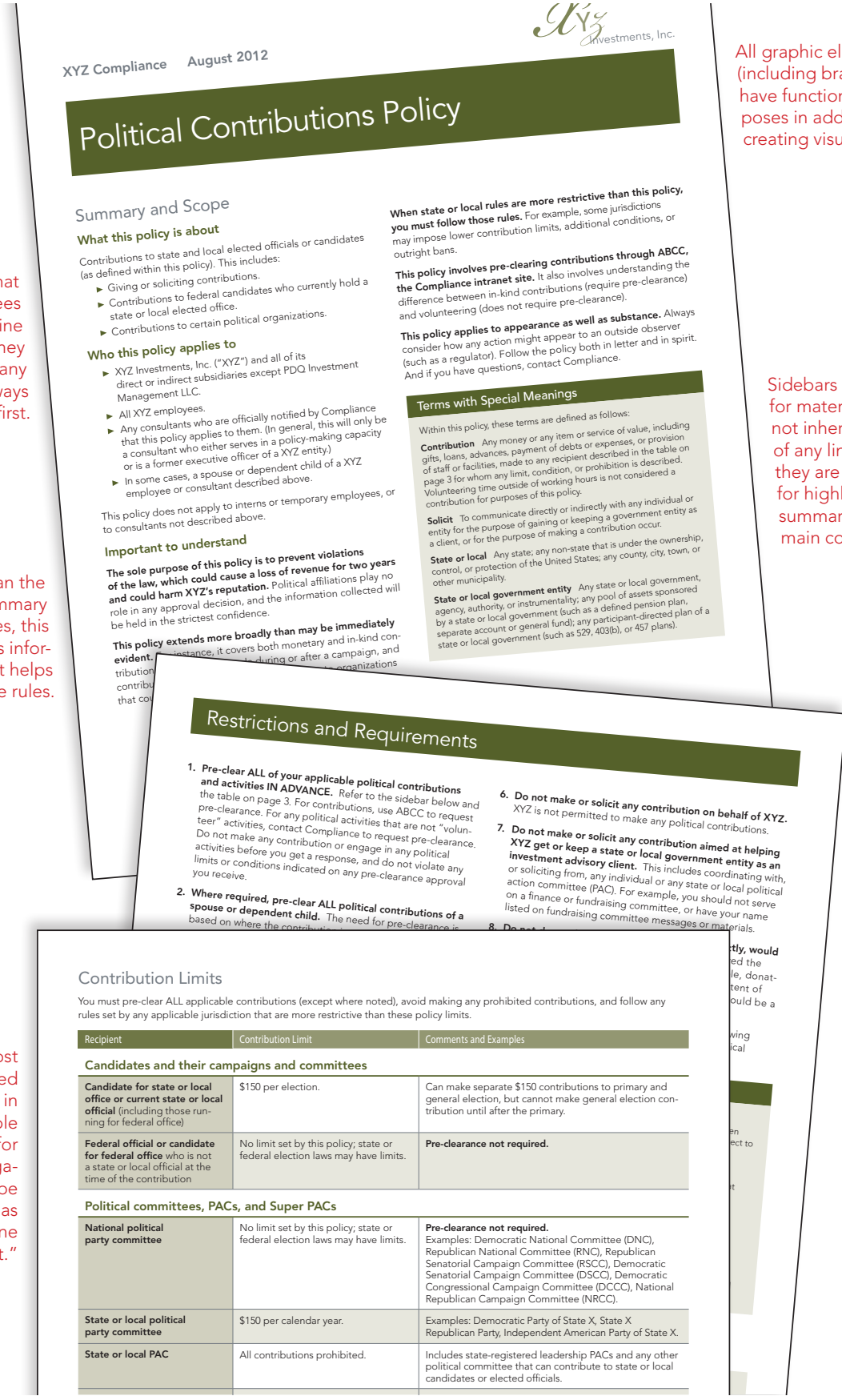


Figure 1. A workplace policy document, before and after


XYZ Compliance August 2012
XYZ Investments, Inc.
Political Contributions Policy
Summary and Scope
What this policy is about
Contributions to state and local elected officials or candidates (as defined within this policy). This includes:
Giving or soliciting contributions.
Contributions to federal candidates who currently hold a state or local elected office.
Contributions to certain political organizations.
Who this policy applies to
XYZ Investments, Inc. ("XYZ") and all of its direct or indirect subsidiaries except PDQ Investment Management LLC.
All XYZ employees.
Any consultants who are officially notified by Compliance that this policy applies to them. (In general, this will only be a consultant who either serves in a policy-making capacity or is a former executive officer of a XYZ entity.)
In some cases, a spouse or dependent child of a XYZ employee or consultant described above.
This policy does not apply to interns or temporary employees, or to consultants not described above.
Important to understand
The sole purpose of this policy is to prevent violations of the law, which could cause a loss of revenue for two years and could harm XYZ's reputation. Political affiliations play no role in any approval decision, and the information collected will be held in the strictest confidence.
This policy extends more broadly than may be immediately evident.
When state or local rules are more restrictive than this policy, you must follow those rules. For example, some jurisdictions may impose lower contribution limits, additional conditions, or outright bans.
This policy involves pre-clearing contributions through ABCC, the Compliance intranet site. It also involves understanding the difference between in-kind contributions (require pre-clearance) and volunteering (does not require pre-clearance).
This policy applies to appearance as well as substance. Always consider how any action might appear to an outside observer (such as a regulator). Follow the policy both in letter and in spirit. And if you have questions, contact Compliance.
Terms with Special Meanings
Within this policy, these terms are defined as follows:
Contribution Any money or any item or service of value, including gifts, loans, advances, payment of debts or expenses, or provision of staff or facilities, made to any recipient described in the table on page 3 for whom any limit, condition, or prohibition is described. Volunteering time outside of working hours is not considered a contribution for purposes of this policy.
Solicit To communicate directly or indirectly with any individual or entity for the purpose of gaining or keeping a government entity as a client, or for the purpose of making a contribution occur.
State or local Any state; any non-state that is under the ownership, control, or protection of the United States; any county, city, town, or other municipality.
State or local government entity Any state or local government, agency, authority, or instrumentality; any pool of assets sponsored by a state or local government (such as a defined pension plan, separate account or general fund); any participant-directed plan of a state or local government (such as 529, 403(b), or 457 plans).
Restrictions and Requirements
1. Pre-clear ALL of your applicable political contributions and activities IN ADVANCE. Refer to the sidebar below and the table on page 3. For contributions, use ABCC to request pre-clearance. For any political activities that are not "volunteer" activities, contact Compliance to request pre-clearance. Do not make any contribution or engage in any political activities before you get a response, and do not violate any limits or conditions indicated on any pre-clearance approval you receive.
2. Where required, pre-clear ALL political contributions of a spouse or dependent child. The need for pre-clearance is based on where the contribu
6. Do not make or solicit any contribution on behalf of XYZ. XYZ is not permitted to make any political contributions.
7. Do not make or solicit any contribution aimed at helping XYZ get or keep a state or local government entity as an investment advisory client. This includes coordinating with, or soliciting from, any individual or any state or local political action committee (PAC). For example, you should not serve on a finance or fundraising committee, or have your name listed on fundraising committee messages or materials.
Contribution Limits
You must pre-clear ALL applicable contributions (except where noted), avoid making any prohibited contributions, and follow any rules set by any applicable jurisdiction that are more restrictive than these policy limits.
Recipient
Contribution Limit
Comments and Examples
Candidates and their campaigns and committees
Candidate for state or local office or current state or local official (including those running for federal office)
$150 per election.
Can make separate $150 contributions to primary and general election, but cannot make general election contribution until after the primary.
Federal official or candidate for federal office who is not a state or local official at the time of the contribution
No limit set by this policy; state or federal election laws may have limits.
Pre-clearance not required.
Political committees, PACs, and Super PACs
National political party committee
No limit set by this policy; state or federal election laws may have limits.
Pre-clearance not required.
Examples: Democratic National Committee (DNC), Republican National Committee (RNC), Republican Senatorial Campaign Committee (RSCC), Democratic Senatorial Campaign Committee (DSCC), Democratic Congressional Campaign Committee (DCCC), National Republican Campaign Committee (NRCC).
State or local political party committee
$150 per calendar year.
Examples: Democratic Party of State X, State X Republican Party, Independent American Party of State X.
State or local PAC
All contributions prohibited.
Includes state-registered leadership PACs and any other political committee that can contribute to state or local candidates or elected officials.

All graphic elements (including branding) have functional purposes in addition to creating visual interest.

Information that lets employees determine whether they need to read any further is always presented first.

Sidebars are reserved for material that is not inherently part of any linear flow; they are never used for highlighting or summarizing the main content.

Rather than the usual summary of policy rules, this section gives information that helps frame the rules.

All rules are stated as direct instructions to the reader.

The most commonly used information is in a one-page table (sub-divided for quick navigation) that can be reproduced as a stand-alone "cheat sheet."

Figure 2. Redesigned workplace policy document

With legal documents that respond to a particular regulation, the structure often follows that of the regulation, point by point. That's perfectly sensible from the drafter's point of view, but usually a disaster for the reader, because regulations tend to be organized around intellectual concepts rather than around the experience of complying with the regulation.

At More Carrot, we tend to spend a lot of time on structure, actually "auditioning" a lot of different possible structures and variants to see what works best. In the end, the right structure often seems to choose itself, so to speak. If we look closely at all the needs and constraints of the various stakeholders, the nature of the content, and the various usage scenarios, one or two commonly used basic structures (such as progressive instructions, segmentation by user, narrative with sidebars, or index) clearly stand out as being better adapted to the circumstances at hand than the others.

When evaluating structures, it's good to remember that the number of logical choices is always much greater than the number of *helpful* choices. For instance, it's not uncommon to find documents that are divided into sections according to which department controls the content. That's logical from the standpoint of the different departments—each one gets its own dedicated "real estate"—but from the user standpoint, it amounts to being handed a kit of parts and having to figure out how it all goes together.

Partly because of this, we actively go looking for constraints, because they can help us sort out ideas that may look appealing but in fact are impractical. That's why, in this case, although the initial assignment was to simplify a single policy, we went ahead and looked at more than a dozen other policies. We wanted to be sure that we wouldn't be boxing ourselves in if the client decided to ask us to simplify all of their polices (as they eventually did).

Working together, the writing and design members of the team settled on a fixed, linear architecture for the basic structure: an introductory page, always with the same three subsections, followed by one or more sections that always contained numbered rules. We also created two styles of sidebars (to handle content that logically belongs outside the flow of the main narrative) and a table style for when a table is the best presentation method.

Simple as this setup is, it has enabled us to find sound solutions to all of the communication challenges and information configurations we have encountered to date (seven policies and counting). In general, we find that close collaboration between the design and writing disciplines in the structure phase greatly increases the odds of coming up with a structure that is simple, effective, and not in need of constant amendment or exceptions.

Step 3: Developing a Design that Engages Users without Calling Attention to Itself

Looking at the design of the simplified policy, nobody is likely to find it terribly exciting (see Figure 2). But that in itself is part of the design. Policies are not there to entertain. Their job is to help the user discharge an obligation as quickly and painlessly as possible. An essential part of that is making every effort to keep attention focused on the content and not on the document itself.

This is the main difference between graphic design and information design. Effective graphic designs tend to be those that attract attention, set a mood, create an impact. Information design uses the same tools but for nearly opposite goals.

Nearly every visual characteristic of the design of our revised policy—color, tint, size, shape, orientation, proximity—is doing work (in addition to adding a degree of general visual appeal). Most of the work is navigational, either at the macro level or the local level. Some involves giving emphasis. Some involves both.

Even the logo is doing work: it's part of bringing the policy into conformance with brand standards. As minimal as the branding is, it's enough to make the document look more professional, more organized, and more approachable. It's the difference between a document you feel you can use and one you can't—which in the world of policies is the difference that matters most.

This may seem like a minor point, but it's actually both crucial and poorly understood. One of the most frequent missteps we see in informational and transactional documents comes from equating "more professional" with "more like a marketing piece," whether in language or design or both. In informational and transaction documents, a professional yet plain look is not a sign that the designer was having an off day. It's an intelligent and effective reflection of user-centered goals and priorities.

Step 4: Developing Local Structures within the Larger Structure

Once the general structure of the document was determined, we moved on to looking at how to organize the content within that structure. We began by looking for the overlaps and repetitions within the content. There were plenty. For instance, in the original document about 80% of the information that was presented in a table was restated in the text. At the same time, neither presentation was complete.

There was also the two-page FAQ. This material was almost totally redundant with content presented elsewhere. This is a common pattern in legal or disclosure documents: create a document no one can read, then instead of clarifying the document, distill the main points into an FAQ. This, of course, only makes the total amount of material even longer. We've seen this pattern so often that we consider an FAQ something of a red flag, in that it may be a symptom of a document that is failing to communicate. On the plus side, if you fix the document, you can generally get rid of the FAQ.

A similar problem is what might be called "emphasis inflation." Because of poor drafting, important points become lost in the confusion, leading commenters to add sternly worded repetitions of these points, typically in bold

or all caps (or both). Since commenters from different departments often have different ideas of what needed to be emphasized, the document is eventually covered with redundant language, all of it "yelling" at the reader—with the important points getting lost in the confusion.

In this project, by reducing document volume and by giving key points appropriate emphasis within the ordinary context of the document (rather than as additional labels or warnings slapped on top), it was possible for those points to come across very clearly.

Once again, structure played an important role—points became clearer when presented in context rather than as isolated thoughts. Visual cues were also important. Within the fairly restrained system of hierarchies we used in this document, there were still elements that gave emphasis where it was needed.

Step 5: Closing the Distance between Content Requirements and Readability

There is an inherent tension between the goal of the simplification expert and the goal of the legal drafter. The simplification expert is trying to help the reader get as much meaning as possible as quickly as possible. The legal drafter (usually an attorney) is trying to write something that will endure scrutiny—specifically, something that leaves no room for any possible meanings other than the intended meaning. Said another way, the simplification expert is focused on the first reading, while the attorney is focused on the last reading.

This focus on the last reading is why attorneys expend considerable labor spelling out what may seem obvious. The crossing and recrossing of the same territory from different angles and the verbatim repetition of large chunks of language may seem like conspicuous vices to a plain language writer or designer, but to an attorney they can appear harmless, even a virtue.

It is common to fault attorneys for writing this way, but the criticism misses the point. An attorney's job is to prevent legal damage. If in the process they happen to use more words than might strictly be necessary, that is not a concern for them—nor should it be. Their concern is that the job gets done, not that it gets done in an especially elegant or efficient manner. Making things efficient is a separate process.

The attorney is quite welcome to undertake this process—although most, to be sure, are neither inclined nor adequately skilled to do so. This is why the job of creating good policies and procedures usually falls to a professional writer. As long as that writer can figure out a way to say what needs to be said in fewer words, most attorneys will be quite happy with it (and many actually end up preferring it). There is no inherent reason that the first reading and the last reading cannot be the same reading. In fact, when this is the case, it helps every type of reader. In our experience, the client's attorneys almost always acknowledge that the simpler documents we develop are easier to maintain, once they have become familiar with them.

Step 6: Do the Actual Design, and, Finally, the Writing

Only after all of the steps described above did we put pen to paper (so to speak). We find that it's much easier to work productively when there is so much already in place before we embark on the actual design and writing.

Even at the execution stage, there's a lot of collaboration between writing and design, including use of tools from the world of marketing. This type of collaboration gives each discipline a chance to show which issues it's best at solving. The writing and design work hand-in-hand to communicate with the reader. The marketing tools help to ensure that the result will signal to readers that their concerns are understood. Although the partnership among the different communications disciplines and the different stakeholders places additional constraints on the project, paradoxically acknowledging those constraints early on makes the process easier and the result better for all users.

We also find that the user-friendliness introduced by good structural and visual aspects gives us a little more leeway on the language side. Readability, after all, is not merely a matter of how much "resistance" the text offers, but of whether a reader's willingness to engage with the text is sufficient to overcome whatever resistance may be encountered. In a document like this, where the legal team insisted on keeping certain language that really cannot be called plain, the combined value of good structure, good design, good visual cues, and significantly reduced length helps the reader readily negotiate the more complex content. We think the design can keep readers engaged through some of the "bumps in the road."

This, again, is a useful tactic borrowed from the world of marketing: when one part of your message presents an irremediable difficulty, your audience is more likely to stay with you if other aspects of the communication are good. We've all seen ads that place a strong emphasis on attractive features or on status value as a way of trying to get us to accept a high price. It's Marketing 101, and marketers do it because it works. There's no reason they should be the only ones to benefit from techniques like this.

When a reader encounters a communication (whether a document, website, or anything else), that reader does not distinguish between the different factors that make the communication appealing or unappealing on first impression, nor between the factors that make it easier or harder to process once they engage (assuming they do). For this reason, we approach document creation by paying attention to all of the dimensions that can affect both initial appeal and continued engagement. Only by doing this can we claim to be creating communications that are truly working as hard as they can.

JOSIAH FISK *is founder and president of More Carrot LLC, a plain language and information design firm with offices in Boston and Luxembourg. He is in frequent demand as a speaker and is on the board of the Center for Plain Language in Washington, DC.*

Meet the Candidates for 2014 Society Election

BY AIESSA MOYNA | *Chair, Nominating Committee*

THE STC ELECTION is scheduled to open on 10 March and close on 21 March 2014. To be eligible to vote, **all STC members must have paid their dues by 31 January 2014**.

Please note, STC bylaws specify that the Vice President automatically becomes President the following year. Kit Brown-Hoekstra automatically succeeds to the office of President from her previous office of Vice President. Therefore, she does not appear on the ballot this year.

Candidates for 2014

The candidate information page for STC's 2014 election is available at *www.stc.org/election*. From this page, you can access candidate biographies, read their answers to questions asked by the nominating committee and by other members, and ask questions directly of candidates. There are also audio podcast interviews with participating candidates.

See the link in the "Biography & Candidate Statement" section for full information on each specific candidate.

There is one position to be elected for Vice President, one position to be elected for Secretary, two positions to be elected for Director, and two positions to be elected for Nominating Committee.

Vice President
Bernard Aschwanden
Member Status: Associate Fellow
Current Community: None
Current Professional Title: Owner/Operator
Company: Publishing Smarter
Company Location: King City, Ontario, Canada
Biography & Candidate Statement: *www.stc.org/election/item/bernard-aschwanden-4?category_id=67*

Vice President
Paul Mueller
Member Status: Associate Fellow
Current Community: Houston Chapter
Current Professional Title: President/Owner
Company: UserAid
Company Location: Houston, Texas, USA
Biography & Candidate Statement: *www.stc.org/election/item/paul-mueller-3?category_id=67*

Secretary
Alyssa Fox
Member Status: Senior Member
Current Community: Houston Chapter
Current Professional Title: Director of Information Development and Program Management
Company: NetIQ Corporation
Company Location: Houston, Texas, USA
Biography & Candidate Statement: *www.stc.org/election/item/alyssa-fox-3?category_id=68*

Director
Charles Fisher
Member Status: Fellow
Current Community: Content Strategy SIG
Current Professional Title: Documentation Program Manager
Company: Meridium, Inc.
Company Location: Roanoke, Virginia, USA
Biography & Candidate Statement: *www.stc.org/election/item/charles-fisher-2?category_id=69*

Director
Ray Gallon
Member Status: Senior Member
Current Community: France Chapter, User Experience SIG, Content Strategy SIG, Europe SIG
Current Professional Title: Owner/Consultant
Company: Culturecom
Company Location: St. Etienne Estréchoux, France
Biography & Candidate Statement: *www.stc.org/election/item/ray-gallon-3?category_id=69*

Director
Mak Pandit
Member Status: Associate Fellow
Current Community: India Chapter, Academic SIG, AccessAbility SIG
Current Professional Title: Managing Director and CEO
Company: Technowrites Pvt. Ltd.
Company Location: Pune, Maharashtra, India
Biography & Candidate Statement: *www.stc.org/election/item/makarand-mak-pandit?category_id=69*

Nominating Committee
Donn DeBoard
Member Status: Associate Fellow
Current Community: Philadelphia Metro Chapter, Usability and User Experience SIG
Current Professional Title: Senior Information Developer
Company: Vertex, Inc.
Company Location: Berwyn, Pennsylvania, USA
Biography & Candidate Statement: *www.stc.org/election/item/donn-deboard?category_id=70*

Nominating Committee
Marta Rauch
Member Status: Associate Fellow
Current Community: Silicon Valley Chapter
Current Professional Title: Senior Principal Information Developer
Company: Oracle
Company Location: California, USA
Biography & Candidate Statement: *www.stc.org/election/item/marta-rauch-2?category_id=70*

Visiting Northern Arizona

BY KATHY HENRY | *Senior Member*

ARIZONA OFFERS MORE than just desert and big cities. When you're planning for your trip to the Summit in May, stay a few extra days to take in more of what Arizona has to offer. One option is to go north to enjoy some of the most beautiful and diverse scenery in the state.

Grand Canyon

Four hours north of Phoenix and approximately 6,000 feet higher in elevation is the most visited place in Northern Arizona—the Grand Canyon. If you only have time for one thing, this is it! Over five million people visit the Grand Canyon every year and there are good reasons why—it is one of the most awe-inspiring sights in the world. The Canyon is one mile deep and 277 miles long. If you can, stay there a few days to take in as much of the Canyon as possible. Lodging is available at or near the Canyon, but make your reservations early.

While at the Canyon, you can hike, take a mule trip (requires advance reservations), or just sit in the restaurant at the El Tovar hotel and enjoy the sites. To learn about all that the Grand Canyon has to offer, visit *www.nps.gov/grca/index.htm*.

A fun way to get to the Canyon is to take the Grand Canyon Railway from Williams (about 30 miles west of Flagstaff). The train leaves every day at 9:30 AM, arriving at the Canyon about two hours later, and returning to Williams at 5:45 PM. It is the greenest train in America, running on recycled vegetable oil. For prices and reservations, see *www.thetrain.com*.

www.shutterstock.com/ dmvphotos

Flagstaff

Flagstaff

On the way from Phoenix to the Grand Canyon is Flagstaff. At 7,000 feet in elevation, Flagstaff is surrounded by tall Ponderosa pines and dominated by the San Francisco Peaks, remnants of ancient volcanos. For more information about what Flagstaff has to offer, visit *www.flagstaff.az.gov*.

Home to Northern Arizona University, the Lowell Observatory, and the Museum of Northern Arizona, Flagstaff is a city of about

Grand Canyon

www.shutterstock.com/ prochasson frederic

Cathedral Rock, Sedona

67,000 and offers many outdoor activities—hiking, biking, skiing, and snowboarding in the winter. But one new thing is attracting adventure seekers to Flagstaff—the Flagstaff Extreme Adventure Course (*www.flagstaffextreme.com*). The Adventure Course has four obstacle courses in the trees with each getting progressively higher and more difficult. Advance reservations are required.

Other places place you might want to visit near Flagstaff are Meteor Crater (*www.meteorcrater.com*) and Wupatki National Monument (*www.nps.gov/wupa/index.htm*).

Sedona/Red Rock Country

One of the most beautiful places in Arizona is the Red Rock country near Sedona (*www.visitsedona.com*). The red rock formations around Sedona have been featured in countless movies and provide a breathtaking background for a wide variety of activities, such as:

- Hiking the many trails that bring you closer to the red rock formations
- Swimming and sliding at Slide Rock State Park (if it's warm enough)
- Shopping in Tlaquepaque
- Taking a Jeep tour

If you drive to Sedona from Flagstaff or vice versa, take 89A to enjoy incredible views as you descend through Oak Creek Canyon.

Verde Valley/National Monuments

History buffs should take in one or more of the National Monuments accessible from the Verde Valley. Sinagua Indians lived and farmed in the Verde Valley hundreds of years ago. No one is quite sure what caused them to abandon the area, but they left behind evidence of their life there. Places to visit include:

- **Montezuma Castle**. A 20-room cliff dwelling of the Sinagua people. While you can't go into the castle itself, it is still an interesting place to learn how the Sinagua lived. For more information, see *www.nps.gov/moca/index.htm*.
- **Montezuma Well.** Located 11 miles from Montezuma Castle, it was formed long ago by the collapse of a limestone cavern. Over one million gallons of water a day flows continuously into the well, providing an aquatic habitat like no other in the world. For directions and hours, see *www.nps.gov/moca/montezuma-well.htm*.
- **Tuzigoot**. An ancient pueblo overlooking the Verde Valley. It was built by the Sinagua in approximately 1000 AD and was abandoned around 1400. Its multi-level dwelling is open for exploration. For more information, see *www.nps.gov/tuzi/index.htm*.

After taking in the national monuments, you will find the copper-mining town of Jerome a fun place to visit. It sits on Cleopatra Hill overlooking the Verde Valley and offers a wide variety of shops and restaurants. Founded in 1876, Jerome was once the fourth-largest city in the Arizona Territory (*www.azjerome.com/jerome*).

These are only a few of the many beautiful and historic places to visit in Northern Arizona. I hope you will take the time to see some of them before or after the Summit.

Montezuma Castle

Preconference Education at the Summit

PRECONFERENCE CERTIFICATE COURSES and workshops will again be offered at the 2014 STC Technical Communication Summit, with multiple two-day and 3.5-hour options available.

You can register for any of these events with the same registration link for the Summit. **Please note that there are special "preconference certificate course plus Summit" packages available.** If you've already registered for the Summit but would like to register for one of the preconference events, please contact Lloyd Tucker at *lloyd.tucker@stc.org*.

Certificate Courses

There will be four, two-day certificate courses offered on Saturday, 17 May, and Sunday, 18 May, with a certificate of attendance awarded at the end of each course.

Two of the courses are our traditional certificate courses (one subject and one presenter), while the other two certificate courses are bundled subjects with multiple presenters. The traditional two-day certificate courses offered are:

- *Presentation Skills Master Class*, presented by Leah Guren
- *Writing Instructional Content*, presented by Saul Carliner

Each "bundled" certificate course consists of four sessions, each a different topic within the main subject matter and taught by a different instructor. The sessions are 3.5 hours each and you will attend two per day. **You must attend all four sessions in the bundle to receive a certificate of attendance.** These certificate courses and their sessions are:

Content Design Certificate Course

- *Structured Authoring and DITA*, presented by Joe Welinske

2014 Technical Communication Summit Conference-at-a-Glance (18–21 May 2014, Phoenix, Arizona)

	Saturday, 17 May	Sunday, 18 May		Monday, 19 May		Tuesday, 20 May		Wednesday, 21 May
8:00 AM	8:00–5:00 Preconference Certificate Sessions and Workshops (optional pricing)	8:00–4:00 Leadership Program (preregister; optional pricing)	8:00–5:00 Preconference Certificate Sessions and Workshops (optional pricing)		8:30–10:30 Education Sessions		8:30–10:30 Education Sessions	8:30–12:30 Education Sessions
9:00 AM				9:15–5:00 Expo Open		9:15–5:00 Expo Open		
10:00 AM							10:30–1:00 Break. Visit the Expo Hall!	
11:00 AM					11:00–12:30 Communities Break. Visit the Exhibit Hall!			
Noon		(Final Schedule TBD)						12:30–2:00 CLOSING LUNCHEON (ticket required)
1:00 PM					1:00–4:15 Education Sessions		1:00–5:00 Education Sessions	
2:00 PM								
3:00 PM								
4:00 PM								
5:00 PM				5:00–6:00 Annual Business Meeting				
6:00 PM		5:30–6:45 OPENING KEYNOTE GENERAL SESSION						
7:00 PM		7:00–8:30 Expo Ribbon Cutting & Welcome Reception in the Exhibit Hall				7:00–7:30 HONORS RECEPTION (free)		
8:00 PM						7:30–10:30 HONORS BANQUET (ticket required)		

- *Content Strategy, Engineering, and Management: A Practical Introduction,* presented by Joe Gollner
- *Content Experience Modeling: Designing Customer Value and Consistency,* presented by Andrea L. Ames (two workshops)

Responsive Design and Development Certificate Course

- *Usability and User Experience—Maintaining Your Creative Edge,* presented by Stuart Bender
- *CSS Like a Pro,* presented by Scott Deloach
- *Developing Web Apps: Foundations in HTML5,* presented by Karl Stolley
- *Developing Web Apps: Front-End Interaction,* presented by Karl Stolley

Individual Preconference Workshops (no certificate given)

In addition to the packages described above, multiple 3.5-hour preconference workshops are offered on an à la carte basis; these workshops include the sessions that make up the two "bundled" certificate courses. If you don't desire to take the entire certificate course, you can still attend one, two, or even three of the course's sessions as separately purchased workshops.

All preconference workshops are priced individually and **do not include Summit registration**. Certificates will not be issued for individual workshops. Workshops scheduled are:

- *Content Strategy, Engineering, and Management: A Practical Introduction,* presented by Joe Gollner
- *Content Experience Modeling: Designing Customer Value and Consistency,* presented by Andrea L. Ames
- *Content Strategy: Rapid Ramp-Up for Agency Contractors,* presented by Rahel Anne Bailie
- *CSS Like a Pro,* presented by Scott Deloach
- *Developing Rapid eLearning with Adobe Captivate,* presented by Kevin Siegel
- *Developing Web Apps: Foundations in HTML5,* presented by Karl Stolley
- *Developing Web Apps: Front-End Interaction,* presented by Karl Stolley
- *Structured Authoring and DITA,* presented by Joe Welinske
- *The Art and Science of TechComm Project Management,* presented by Brenda Huettner
- *Usability and User Experience—Maintaining Your Creative Edge,* presented by Stuart Bender
- *WordPress for Technical Communicators: Under the Hood,* presented by Rhyne Armstrong

See *http://summit.stc.org/pre-conference-courses* for full details and links to descriptions. Enhance your Summit experience with preconference education!

U.S. Members: Deduct Your STC Dues

YOU MAY BE ABLE to deduct membership fees or dues you pay to STC. However, you can deduct only the amount that is more than the value of the benefits you receive.

If you pay taxes in the United States, keep in mind that STC dues are tax deductible. Please note, however, that dues must be deducted from the tax return filed for the year in which they were paid. In other words:

- Dues paid in 2013 may be deducted only from 2013 tax returns.
  - If you paid your 2013 dues in 2013 they may be deducted from your 2013 taxes.
  - If you paid your 2014 dues on or before 31 December 2013, these dues may be deducted only from your 2013 return.

Members who have questions should contact their local IRS office, read IRS publication 526 and 17, or contact their accountant.

You can claim dues as a deduction in one of several ways: as a charitable expense, a business expense, or a miscellaneous deduction.

Charitable Expense

Gold members may not deduct their membership as a charitable contribution since the Gold membership is valued at an amount that exceeds the dues charged for that membership. It may still be deductable as a business expense as noted below.

As a 501(c)(3) organization, STC is a qualified organization and is required by law to notify members of the value of tangible benefits received as part of their dues payment. In 2013 the tangible value is $30 ($14 for *Technical Communication* and $16 for *Intercom*). This amount or prorated portion (if a member for less than 12 months) should be deducted from total dues payment to arrive at charitable contribution amount.

Example: $225 for Classic membership minus $30 in tangible benefits equals a deductable amount of $195.

Business Expense

Employers and self-employed consultants may consider amounts paid as a business expense for all STC membership categories, including Gold membership.

Money, Not Time

While dues, contributions, and out-of-pocket expenses may be deducted, personal services may not.

Please Note

The information provided above is for your convenience only and should not replace the advice of your tax professional. STC does not provide formal tax advice for individuals regarding their personal tax situation.

Looking Ahead with the Executive Director

BY CHRIS LYONS | *STC Executive Director*

Editor's Note: This article is adapted from its original publication in STC's Notebook.

I'D LIKE TO START by thanking the STC membership, Board of Directors and volunteers, and staff for welcoming me as STC's executive director last year. As the New Year begins, I think it's a good time to highlight some of the great things that are happening at STC and why 2014 is shaping up to be a remarkable year for the association. A more detailed accounting of STC's programs and operations will be available in the next month or two when we publish a year in review report.

The Society for Technical Communication has historically focused on providing continuing education, enabling networking, and defining the profession of technical communication for our members. In 2014 we will shift our focus from defining the profession to emphasize the core skills of a competent technical communicator. Many of these skills overlap other professions and many of our members expand their skill sets over their careers to become excellent editors, managers, professors, product experts, etc.

We will continue to focus on keeping core skills fresh, new techniques, and training on common tools. In 2014 we will expand our partnerships with related associations, giving our members access to additional education and joint events that are relevant to their changing careers. Our members are able to take advantage of this broader set of learning and information because of the foundational value of technical communication skills. Technical communicators bring ways of thinking and work habits that are valuable to employers in all industries, and their core skills provide broad career opportunities.

Another focus of our efforts in 2014 will be to raise the profile of the field and the association with external audiences. In particular, I want to add STC's voice to conversations that align with the expertise of technical communicators—communicating complex content with clarity. In 2013, STC took three actions in this area.

We publicly supported Science, Technology, Engineering, and Math (STEM) education and initiatives in the United States. On 11 December, STC submitted a letter to the White House Office for Science and Technology Policy supporting efforts to defend and expand funding for STEM-related programs. As part of our mission, we want to ensure the discipline of technical communication is recognized as an important contributor to technology creation and adoption. Our submission read in part: "We are … in support of the administration's efforts to defend and expand STEM-related programs that enhance America's ability to develop a more technology fluent workforce and sophisticated jobs. STC strenuously considers technical writing and communication disciplines an integral part of STEM and as such, technical communication training and research are a necessary and critical part of improving the impact of technology initiatives. We urge that they be included in any consideration of policy and funding priorities." The full text of the letter can be read at *http://notebook.stc.org/wp-content/uploads/2013/12/STC-Support-for-STEM.pdf.*

We added our support to those urging the passage of HR 3786, The Plain Regulations Act of 2013. On 17 December, I went to the Washington, DC, offices of Senator Tim Kaine (D-Virginia) with Annetta Cheek, executive director of the Center for Plain Language. Together we spoke to Senator Kaine's staff about the senator's support for the act. We expressed the positive impact of clear regulatory language on business and individuals and the corresponding increase in compliance. Former STC President Hillary Hart wrote a letter in support of an earlier related bill, The 2010 Plain Writing Act. These bills require government workers to take specific training in clear writing methods so that government guidance, policy, and regulations are understandable and accessible to the general public.

And on the fun side, we vocally supported Marcus Hunt, one half of the hosting team of the AMC show *Owner's Manual*, who insists on reading a manual before attempting the operation of various complex machines. STC President Nicky Bleiel taped a hard-hitting interview with Marcus Hunt and we've been tweeting support for "the manual guy." See her interview on STC's Notebook blog at *http://notebook.stc.org/an-interview-with-marcus-hunt-cohost-of-amcs-owners-manual.*

Another area we are working on is increasing the viability of STC's chapters and SIGs. Over the past several years, our chapter numbers have decreased. We are interested in increasing the synergies between our community and association websites (chapters, SIGs, the Body of Knowledge, and *STC.org*). We hope to increase cross-sharing of content, visibility, and traffic by leveraging all of the information and training we generate each year. In doing so, we expect to expand the value of chapter and SIG memberships for members. The SIGs have already been working with our IT department to revise their landing pages into a common format.

I hope all of our members will join us in Phoenix, Arizona, for the Summit in May. It will be a great event, with lots of good speakers and useful tracks of education. The city is fun and easy to get around. Please promise yourself that you'll attend—and then take action and buy discounted registration early.

There's more to come in our 2013 year in review. Our numbers are growing and our finances are stabilizing after the recession. I want to thank you each again for your continued support for the association and I hope you are proud to be a part of such a vibrant membership.

Learn the Value of STC's Corporate Value Program

TAKE A QUICK look around your office—do you see four or more technical communicators? If so, your company may be interested in STC's Corporate Value Program!

STC's Corporate Value Program (CVP) membership level provides companies the ability to register their technical communication employees as a group in the Society, saving money on membership dues and gaining extra benefits as well. Join organizations like ADP, Oracle, Wells Fargo, Boeing, CA, MailChimp, SAS Institute, GE Software, Honeywell, and dozens more.

All CVP individual members (i.e., the employee) receive full Classic level benefits from STC: discounts on education, online subscriptions to *Intercom* and *Technical Communication*, a copy of the Salary Database, over 140 free archived seminars, and more. And the organization benefits, too, with:

- A copy of STC's All-in-One Salary Database Kit, including the PDF and Excel workbooks to allow for detailed exploration of the data
- 10% off job postings on STC's Job Bank
- The ability to transfer memberships if an employee leaves the company (e.g., if Joe Smith leaves and is replaced by Jane Doe, you can transfer Joe's membership to Jane)
- Your corporate logo and link to your site on STC's CVP page
- Discounts on marketing, advertising, blast emails, and exhibiting at the Summit
- And other publicity opportunities through STC

You also get one free webinar for every five your company purchases, providing extra savings while you train your employees!

"The discounted CVP membership will enable more joining/participation by Oracle writers in general," explained Mari Wozny of Oracle when asked about the program. "My particular department will benefit most from the STC reading materials and webinars."

Individual members of CA's CVP membership agreed, with Kathy Snow McKinstry pointing to STC education, specifically webinars, as the biggest benefit, stating that "I share the information from these with my team members" so the entire organization benefits.

And while the minimum number of employees required for a CVP membership is five, the more members you join with, the more you save! Membership dues for five to nine members are just $185, a $40 savings over the regular Classic membership rate of $225. Ten or more members? Save $50! Twenty-five or more? It's now $60 off per member. And if you join with 51 members or more, dues are just $155 each. (Chapters, SIGs, and other à la carte items can always be added.)

If your company doesn't pay for association memberships, you can still coordinate with coworkers to join together and save. Simply designate one person as the contact person and coordinate one payment through that person. The more people from your company you recruit, the more you save on your own membership as well—and you still get all the extra benefits a CVP membership brings.

STC is happy to speak with your management as well to fully explain the program and how your organization can benefit. With the CVP savings and extra benefits added onto everything the individual Classic members get, the ROI your company receives is tremendous. Wozny stated, "Oracle is committed to driving innovations and improvements across all its organizations. Joining STC is another way to drive awareness of writing trends, etc., along with possible improvements in the technical communication areas within Oracle."

Learn the value of the STC Corporate Value Program. For more information, contact STC's Director of Member and Corporate Engagement Stacey O'Donnell at *stacey.odonnell@stc.org*.

Getting the Job: Another Reason Why I Renewed My Membership

BY JOEL MEIER | *Associate Fellow*

Editor's note: The following was originally published in December 2013 in the Rocky Mountain Chapter blog. It's being reprinted in Intercom *with permission.*

IN THE YEARS PAST, I wrote a blog about how much a cup of Starbucks (~$1.85) or cable TV (~$2.20), or Internet (~$2.33) costs each day compared to the daily cost of an STC and community membership ($0.60) combined. In years past, I also wrote a blog about the fantastic amount of education STC has to offer in free, on-demand, archived seminars alone. It was around 70 at the time I wrote that blog; it is over 140 this year. I *could* do that again this year as I think it is proof enough, but I won't.

This year I'd like to share the connection I experienced between STC and getting a job. I had the unfortunate opportunity to look for a new workplace this year. It all worked out well and much of my success was due to my membership with STC and the Rocky Mountain Chapter.

You'll need a little background. I knew about DITA and structured authoring but really had no use for it anywhere I had worked. I attended a few sessions on DITA and content strategy at the 2013 Summit and became convinced that DITA was the way to go. And even if it only became a hobby, I was going to learn it.

So, as I said, I walked into work one morning and by the afternoon I was a free man. I was a free man with a passion for DITA but not much solid experience. Here are the steps I took from getting laid off to getting the job. And I know my approach is not unique but I feel that Step 3 is important enough to share.

1. **Cleaned up the resume**. I updated it, shortened it, and then sent it to *everyone* who would review it, especially professional tech writers in STC. I made edits, corrected embarrassing mistakes, and updated LinkedIn, Google+, Facebook, and so on with the changes.
2. **Sent my resume** to my STC contacts, explained my newfound freedom, and asked for help.
3. **Used my spare time wisely**. I used my spare time to educate myself.

As I wrote earlier, this was the most important step for me. I had already been studying DITA and content management strategy since the 2013 Summit—as much as I could here and there. Now I had the free time I needed to concentrate on it. However, my free time was limited—I still had to find a job. That was priority one. I had to focus my attention on what exactly it was that I wanted to learn. So what did I do?

- Watched every free, on-demand, archived seminar from STC on content management, content strategy, XSL, XSLT, DITA-XML, DITA-OT, and so on. This gave me a scope of topics to focus on.
- Using the knowledge I gained from the free, on-demand, archived seminars, I:
  - researched for materials (both free and paid) that would expand my knowledge about DITA-XML authoring.
  - read everything and watched all the videos I found.
  - downloaded a trial copy of an XML-aware editor and used that to author anything and everything I could think of.
  - downloaded and used the DITA-OT.

STC was a very important part of Step 3, because while I had the passion to learn about DITA-XML, content strategy, and content management (insert your own tech comm subject here), I was not well-versed enough to pull all the pieces together and envision how they might apply to different tech pub scenarios. The free, on-demand, archived seminars from STC gave me a solid foundation in which I could build my knowledge of those subjects. The videos I watched were focused, professional presentations from presenters who are not only leaders in STC but also leaders in the industry. In every phone and in-person interview, I used that knowledge.

Not every employer I had a discussion with was interested in DITA, but once we started talking about content strategy and content management, they were interested in what I had to say about the subject and we had a great conversation. Eventually I had an interview with an organization that was using DITA-XML. Furthermore, the manager had a content strategy in mind. And we had a great conversation, mainly because I knew the right questions to ask. I am positive that because that interview turned into a conversation, I was invited to join that tech pubs department at Oracle. In other words, I got the job.

At first, for me, STC was about membership. Being part of the Society. Heck, it looked good on my resume. And my employer paid for it. So, yeah, why not, it was "free." Gradually, STC became about volunteering, learning about new technologies, and sharing ideas. And somewhere in between, my employer stopped paying for it. Today, STC is about winning and sticking with the winners that stuck by me for 15+ years. Does STC membership cost? Yes. Is it more expensive than some other organizations? Yes. However, it provides a wealth of education that far exceeds the membership costs—if you use it. And as Derek Bok famously said, "If you think education is expensive, try ignorance."

It's Not Easy Being Green:

And It's Even Harder to be Green and Ethical

www.shutterstock.com/ radoma

BY LAURA A. PALMER | *Guest Columnist*

EVERY DAY, we're subjected to advertising claims assuring us that we're making environmentally conscious choices in our lives. Whether it's a grocery store's philosophy of purchasing from sustainable food sources, or a gas station's verdant green, yellow, and white visual branding, or even the "all natural" label on our box of crunchy breakfast cereal, we're on the receiving end of messages assuring us that the products we buy and consume are good for both the environment and us.

Yet, as not only consumers, but as technical communicators, how many of us stop to consider the barrage of written and visual environmental messaging we receive? At the grocery store, do you contemplate the exact word choices on packaging, including the claims and assertions? Do you deconstruct the package's images to understand more about what they convey?

Even though we, as technical communicators, are critical thinkers, we can be just like everyone else; we can easily lull ourselves into believing that "green" environmental claim messages come from companies who hold ethical practices in the highest regard. We want to believe such businesses are interested in both people and the natural world and thus seek ways to provide consumers with ethical messages.

Yet, in all this talk of the environment and "green" messages, it's important to remember the color of money is also green. As more businesses come under pressure to align themselves with environmental sustainability and the development of green products, the question of profits and ethical practices comes into play.

Ethical spending (free range eggs, fair trade coffee, etc.) on the part of consumers has skyrocketed, according to Ed Gillespie, author of "Stemming the Tide of 'Greenwash'"(2008). In only six years, ethical purchases jumped some 81%. Gillespie also noted that the dollars spent to attract ethical consumers made an astounding leap from the single-digit millions to the tens of millions—an investment that has, as Greg Northen has found, significant benefits for influencing both consumers and the financial bottom line.

As technical communicators,

This column features ethics scenarios and issues that may affect technical communicators in the many aspects of their jobs. If you have a possible solution to a scenario, your own case, or feedback in general, please contact Derek G. Ross at *dgr0003@auburn.edu.*

we need to ask about corporate social responsibility and, in particular, understand how inaccurate green claims or "greenwashing" can, intentionally or accidently, become part of the messages we create.

Corporate Social Responsibility

"What is our Corporate Social Responsibility?" is an excellent place to start when assessing "green" messages. Corporate Social Responsibility (CSR) emerged in the early 1970s. As a philosophy, it radically altered the profit-only culture of companies and instead re-situated them as having responsibilities that extended past profits and shareholder dividends. Writing in the *Tulane Law Review*, Miriam Cherry and Judd Sneirson (2011) describe this new corporate role as one that gave equal regard to financial performance, environmental consequences, and social impact. In short, the rise of CSR marked the birth of an engaged and ethical corporate citizen.

Or did it? The degree to which any company embraces CSR can vary, according to Cherry and Sneirson. The model they examined—one with six distinct stages—ranges from a corporate culture with no regard for environmental laws to one which values all forms of life, both current and future. Thus, depending on a company's ethical climate, it may be both easy and acceptable to create messages that spin poor environmental performance in a positive light, as Magali Delmas and Vanessa Cuerel Burbano discuss in their 2011 article.

Just imagine the fictional company, "Green Eco-Solutions Enviro-Products Inc." proclaiming its virtuous "green" practices in the media and to its customers while quietly pumping untreated waste into a nearby lake. Not only is this company breaking environmental laws, it's also guilty of greenwashing.

What is Greenwashing?

Greenwashing is, according to Gillespie, advertising or marketing that misleads the public by stressing the supposed environmental credentials of a person, company, or product when these are unsubstantiated or irrelevant.

The term is by no means new; greenwashing, as an idea, has been around since the early 1990s. Greenwashing has, however, evolved from what Gillespie notes as a simple juxtaposition of images that infer an environmental initiative to what Delmas and Cuerel Burbano (2011) describe as the intentional misleading of consumers about not only environmental performance, but also the environmental benefits of a product or service.

Sadly, greenwashing can, according to Gillespie, do more than deceive consumers. It can bring down ethical companies that are truly trying to contribute to the environment by making people suspicious of all corporate intent and activities.

How Can We Prevent Greenwashing?

While greenwashing can happen when ethical practices and CSR fail to align, Gillespie is quick to point out that not all greenwashing is part of a plan to deceive. Rather, it can also stem from a general lack of knowledge about environmental issues combined with what he calls a "mangling of facts, figures, and visual imagery" (p. 81).

Contributing to the problem are ethical guidelines and codes that don't include a discussion of greenwashing. As Delmas and Cuerel Burbano note, greenwashing can also occur because employees, managers, and firm leaders have "limited tools and information to evaluate firm greenwashing activities" (p. 75).

The 10 Signs of Greenwash

Technical communicators can play an important role in preventing greenwashing. First, linking a company's ethical policies and corporate social responsibility philosophy for environmental concerns is one important step. Second, several checklists exist to help us assess when and where greenwashing can happen in the work we review. Gillespie asks us to consider his 10 signs of greenwash when evaluating or writing marketing claims.

- **Fluffy Language:** words or terms with no clear meaning, e.g., eco-friendly
- **Green Products vs. Dirty Company:** efficient light bulbs made in a factory that pollutes rivers
- **Suggestive Pictures**: images that indicate a (unjustified) green impact, e.g., flowers blooming from exhaust pipes
- **Irrelevant Claims:** emphasizing one tiny green attribute when everything else is un-green
- **Best in Class:** declaring you are slightly greener than the rest, even if the rest are terrible
- **Just Not Credible:** "greening" a dangerous product such as eco-friendly cigarettes doesn't make it safe
- **Gobbledygook:** employing jargon and information that only a scientist could check or understand
- **Imaginary Friends:** a "label" that looks like a third-party endorsement, except it's made up
- **No Proof:** making a claim that may or may not be backed by evidence
- **Outright Lying:** using totally fabricated claims or data

The Seven Sins of Greenwashing

TerraChoice, a division of Underwriters Laboratories, also has a list to help writers think more critically about greenwashing. In the publication, *The Sins of Greenwashing* (2010), TerraChoice outlines their list of communication sins as:

- **Sin of the Hidden Trade-Off:** committed by suggesting a product is "green" based on an unreasonably narrow set of attributes without attention to other important environmental issues.
- **Sin of No Proof:** committed by an environmental claim that cannot be substantiated by easily accessible supporting information or by a reliable third-party certi-

fication. Common examples are tissue products that claim various percentages of post-consumer recycled content without providing any evidence.

- **Sin of Vagueness:** committed by every claim that is so poorly defined or broad that its real meaning is likely to be misunderstood by the consumer. "All-natural" is an example. Arsenic, uranium, mercury, and formaldehyde are all naturally occurring, and poisonous. "All natural" isn't necessarily "green."
- **Sin of Irrelevance:** committed by making an environmental claim that may be truthful, but is unimportant or unhelpful for consumers seeking environmentally preferable products. "CFC-free" is a common example, since it is a frequent claim despite the fact that CFCs are banned by law.
- **Sin of Lesser of Two Evils:** committed by claims that may be true within the product category, but that risk distracting the consumer from the greater environmental impacts of the category as a whole. Organic cigarettes might be an example of this category, as might be fuel-efficient sport-utility vehicles.
- **Sin of Fibbing:** the least frequent sin is committed by making environmental claims that are simply false.
- **Sin of Worshiping False Labels:** the sin of worshiping false labels is committed by a product that, through either words or images, gives the impression of third-party endorsement where no such endorsement actually exists.

Where else can a technical communicator look for guidance?

As a technical communicator, there are several ways you can actively bring awareness to the issue of greenwashing and help make important ethical alignments in your company.

First, see how your company's CSR statement and ethics guidelines align

Responses to Ethics Cases

Editorial Note: Our last column on the ethics of résumé design sparked interesting discussion in our community. In the column, Merle, a fictional job hunter, acquires a job using a professionally designed résumé. He is later found to be less detail-oriented than his new employer expected.

Suyog writes: "The fact that the company could not identify his [Merle's] character given a period as long as four months makes the company as guilty as the candidate. Also, even if it is true that the Internet is still a free resource and that commanding complete privacy is still not possible, there are some distances that we must assume/self-impose. Besides, it is equally true that Merle's résumé (in the case) was a professionally edited document, and hence to present it as his own work might pose an act of plagiarism. But, assuming that he paid for it (or, that that's what writers do!) his mental justification that he served the most accurate information will be correct. I believe the way out of this vicious circle is to use one's own wisdom. As an employer, I will like to take prior approval to access the social profiles of the candidates. And, as a job seeker, I would like to share the fact that I hired professional services for building my professional profile."

Similarly, Alison, who posted her response in our online comments section, writes, "I don't think that an employer should assume that a résumé has been designed and written by the job applicant. I expect wise applicants to get help on their résumés. If I am invited as a keynote speaker, I might have a professional do my hair and make-up. Don't expect me to look that good when I show up at the office the next day. If high-level business writing and design are a priority, the employer should request samples of his own professional work."

Others of you had even more to say—please see "Responses to Ethics Cases, Continued" in this issue.

These responses suggest an ethical call and response—the writer has an obligation to disclose their design approach, but the employer has an obligation toward ethical due diligence. What do you think?

Speaking of due diligence, do you do your research when it comes to "green" products? Did you buy your last bottle of cleaning product because the label suggests it is environmentally friendly? Do you carefully select foods labeled as "sustainable" or "organic" when you buy groceries? How can you be sure that those products are as ethically produced as they seem?

Perhaps your company produces products or services which require statements regarding their environmental impact—how do you or your company address the potential ethical conflicts between profitability and environmental accountability?

In this month's column, Dr. Laura Palmer discusses the ethics of "green" language. In doing so, she offers us insight into unethical greenwashing practices, and strategies for ethically addressing our own communication strategies.

Let us know your answers to the questions we've posed, your thoughts on the ethics of environmental communication in general, or send us your own ethics cases or column ideas. Please send your responses to *derek.ross@auburn.edu*. Responses will be printed in an upcoming issue of *Intercom* as space permits.

—Derek G. Ross

with respect to environmental practices. If you don't see a solid connection between these documents, you've got an excellent opportunity to start a conversation about preventing greenwashing.

Next, consider creating a tool to help everyone evaluate greenwashing for both writing and design. The lists in this article may be perfect or you could combine relevant items to make a customized checklist for your workplace.

Third, take a good look at both print and Web designs, paying extra attention to labels. TerraChoice found the use of false or meaningless labels was on the rise in 2010 with 32% of greener products displaying a fake label. Just because a stock image supplier has eco-labels available for download doesn't mean they're authentic.

Finally, every technical communicator should be familiar with the Federal Trade Commission's *Green Guides* for marketing claims. These guides help all writers, not just marketers, to ensure that the language they're using doesn't make unfair or deceptive claims. Check out the *Green Guides*, more formally called *Guides for the Use of Environmental Marketing Claims,* on the FTC's website (*www.ftc.gov*).

Remember, if you see ethical guidelines or codes that don't include a discussion of greenwashing, consider amending them to explain why it's not quite so easy to be green. i

LAURA A. PALMER *is an assistant professor and graduate coordinator in the information design and communication program at Southern Polytechnic State University in Marietta, GA. Her research interests include environmental rhetoric and professional practices of social media communication.*

Responses to Ethics Cases, Continued

THE COMPANY HIRED Merle based almost entirely on the look of his résumé, and while a résumé is important, it is not the only thing that should be considered when applying for a job. His employers could have and probably should have asked for a writing sample in addition to his résumé, since writing was such a large part of the position. Looking at his skills in certain programs and perhaps contacting some of his references might also have allowed the employer to get a better understanding of Merle's abilities and weaknesses. Some companies even have a writing test at the interview, if the position is writing intensive.

Furthermore, while I don't like the idea of employers looking at my online presence, it is a viable and fair way to judge a potential employee. People should know by now anything posted on the internet is available, and they should be more mindful of what it is they choose to display. While it could be short-sighted to refuse a person an interview based on lack of punctuation in a Facebook post, a person's online presence could be used as a personality indicator, which often becomes very important in the workplace.

Having someone create your résumé is a deception, but the fact of the matter is you can hire someone to design and create your résumé, and it is the employer's responsibility to recognize and understand that fact. Résumé writing pays and as long as the market exists, the deception will continue to occur, much like people who write college essays for others. But what people who engage in this deception fail to realize until it is too late is that eventually the deception will fail and cause more harm than the truth. It is not just the company who is hurt by the deception, Merle could find himself fired for incompetence, making it that much harder for him to get his next job.

While I sympathize with Merle's situation, he is not blameless. He not only had someone else create his résumé, but he also applied for a position he should have known he was not truly qualified for. In this instance he should have done more research on the position, asked more questions about what he would be doing during the interview, and been more frank when presenting his abilities at the interview. Often when people are unsuccessfully looking for work for so long, they become obsessed with getting a job without really focusing on finding a job where they might actually excel. Once Merle was hired and he realized he was in over his head, he should have either resigned before being fired, or taken steps to become better at "catching the details," if the job was something he really wanted to do.

Even after examining a potential employee's résumé, writing sample, interview, and online presence, it is still possible to hire the wrong person for the job. Hiring is a gamble, as is accepting a position. However there are steps that can and should be taken to lessen the risk.

—Heather

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Mark Your Calendar

Organization events across the globe

F.Y.I. lists information about nonprofit ventures only. Please send information to *intercom@stc.org.*

1 22 March
The 2014 Mid-Atlantic Technical Communication Conference and Workshops, hosted by the **STC Philadelphia Metro Chapter**, takes place 22 March at the Giant Conference Center in Willow Grove, PA. For more information, please contact:
STC-PMC
www.stcpmc.org/conference

2 25–30 March
The **American Society for Information Science and Technology (ASIS&T)** will hold the IA Summit in San Diego, CA. For more information, contact:
ASIS&T
asis@asis.org
http://2014.iasummit.org/

3 29–30 March
The **STC New England Chapter** hosts the annual InterChange conference on 29–30 March at the UMass Lowell Conference Center in Lowell, MA. For more information, please contact:
STC New England
interchange@stcnewengland.org
www.stcnewengland.org

4 13–16 April
The **International Society for Performance Improvement (ISPI)** will hold its Performance Improvement Conference in Indianapolis, IN. For more information, contact:
ISPI
+1 (301) 587-8570
conference@ispi.org
www.ispi.org/AC2014

5 2–6 April
The **Association of Independent Information Professionals (AIIP)** holds its annual conference from 2–6 April at the Hyatt Regency Baltimore in Baltimore, MD. For more information, contact:
AIIP
http://aiip.org/discover/conference

6 30 April–3 May
The **American Society for Indexing (ASI)** will be holding its annual conference in Charleston, SC. For more information, contact:
ASI
conference@asindexing.org
www.asindexing.org/

7 18–21 May
The **Society for Technical Communication** hosts the Technical Communication Summit at the Hyatt Regency Phoenix and Phoenix Convention Center in Phoenix, AZ. For more information, contact:
STC
+1 (703) 522-4114
http://summit.stc.org

* STC-related event

Living the Dream at Discount Tire

BY JEANETTE LEE-RANDALL | *Member*

IN 2008, I was laid off from what I thought was my dream job. Lucky for me, Discount Tire was looking for a technical writer. I was recruited in March 2008, and I've been blessed to be a part of the Discount Tire family ever since. I have the distinction of being the lone technical writer employed by Discount Tire. I also have the pleasure of working with some very tech-savvy individuals who do an awesome job supporting the stores and keeping the wheels turning for Discount Tire.

So far, I have yet to meet anyone who has not seen the iconic Discount Tire stores that dot the landscape in their community. When the subject of where I work comes up, I am often asked if I work in the back room of one of the Discount Tire stores. My response is always, "No, I do not—and I do not know how to change your tires or wheels!"

The author and the Michelin Man

Founded by Bruce Halle in 1960, Discount Tire is a privately owned company that has grown to over 875 retail stores in 28 states. Discount Tire (sometimes called America's Tire) is the world's largest independent tire and wheel retailer. Discount Tire's vision for everyone within the organization is simple: Work to be the best in the business. Treat customers and one another with respect and fairness. Help those in need, always do what is right, work hard, be responsible, and have fun.

In 2010, Discount Tire celebrated its 50th anniversary; this milestone was reached during the midst of the U.S. economic crisis which affected countless Americans. During this celebration, Halle reminisced about many dynamics experienced during these 50 years, such as the risk of relocating the company headquarters from Ann Arbor, MI, to Scottsdale, AZ, and the challenges of managing change and controlling growth. He expressed his appreciation for the dedication shown by his employees and their contributions to the company's success. But the single most impressive achievement I heard him speak about was that during the past 50 years, Discount Tire has never had a layoff! And that record still stands!

I work in a beautiful two-story building at Discount Tire's Corporate Headquarters, located in North Scottsdale, AZ. The outside grounds are a meticulously kept, desert-landscaped campus. Inside, there are many amenities for the employees, from a full-sized kitchen to a very well-equipped gym—and much more. What I love about my work environment are the magnificent art deco lithographic posters which adorn the walls throughout the facility. In the lobby, there is an enormous Michelin poster by René Vincent, circa 1914—René was a painter and graphic designer. One must stand next to this colossal poster to appreciate the strength of this beautiful artwork and the message it conveys—a generous personality (Bibendum, aka the Michelin Man) offering a stranded family with a flat tire, a tire from his own abdomen! The Discount Tire Collection posters reflect the technological advances in tire manufacturing over the last 100 years and convey the history of the industry to Discount Tire employees and visitors.

I'm currently a member of the Integrated Development Team (IDT) at Discount Tire. In a nutshell, IDT is responsible for development and delivery of training for the company using state-of-the art authoring and development tools. This group is a diverse group of very talented instructional designers and developers, Web developers, graphic designers, videographers, photographers, and the technical writer. Using a blended learning approach, we combine face-to-face instruction with computer mediated instructions. The goal is to produce learning material that educates, keeps the attention of the learner, and is fun. All in all, we strive to provide an excellent learning environment and experience.

The hat I've been wearing since starting my journey at Discount Tire is supporting information technology folks with their documentation needs. This includes writing policies and procedures, developing training material, branding documents, or assisting with templates and fixing styles that go wrong. I wear a different hat for proofing and editing training material and simulations. These hats keep me engaged, give me a sense of accomplishment, and make my job interesting and fun.

Discount Tire's vision and philosophy empowers employees to be the best and enjoy living the dream. I'm doing both.

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